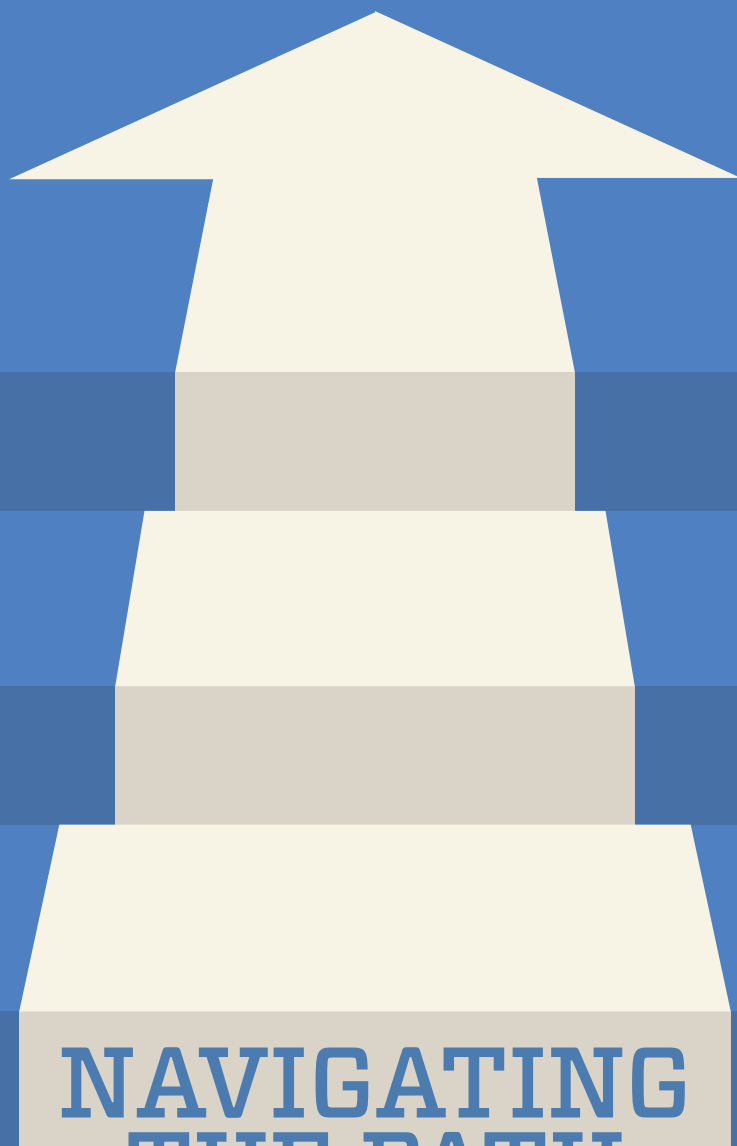




Insight



NAVIGATING THE PATH THROUGH WINTER

THE TOOLS AND ADVICE YOU NEED



Member benefits

SAIF's work on your behalf to help you stay compliant, safe and well

Create the independent future you want.

While SAIF represents you on the issues that matter.

We know how much you value your independence.

The funeral industry may have changed but our passion for supporting our members has remained the same. We represent you on the issues that matter, from improving understanding of funeral pricing to influencing the legislation which affects your future. Let us take care of the big picture so you can focus locally on what you do best.

For over 20 years SAIF has been promoting and protecting the interests and values of independent funeral directors. Supporting our members is at the heart of everything we do, listening, responding and engaging to secure your independent future.

Join SAIF now: visit saif.org.uk or call us on 0345 230 6777 or 01279 726 777

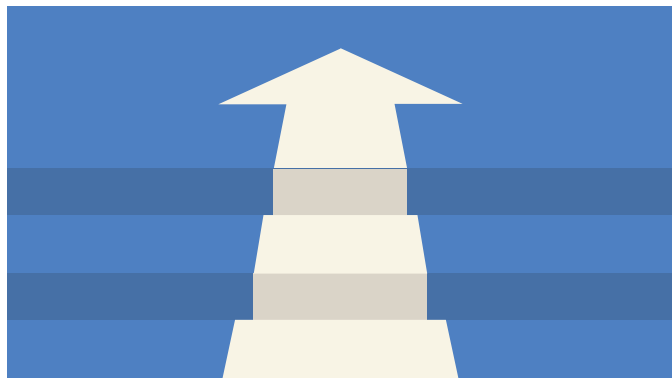




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KEEP UPDATED

The COVID-19 situation is changing rapidly across the UK, and guidance to funeral directors is developing in response. Below are links to some of the best sources to help you keep up to date with the latest news, guidance and support.

gov.uk The UK Government's website contains advice for funeral directors and, following the Chancellor's statements on business schemes, can be used to find support you may be eligible for.

gov.scot The Scottish Government has released COVID-19 guidance for funeral services.

northernireland.gov Information available includes a daily update from the Executive.

DMAG2020.org The Deceased Management Advisory Group is formed of associations across the funeral and death care professions. The site has a section specifically aimed at funeral directors, giving regularly updated news and advice.

SAIF.org.uk SAIF's homepage and news section allows you to check for the most important information at a glance. SAIF has used the site to get various messages out to Independents, from messages for funeral directors in specific areas of the country, to providing a questionnaire on PPE to help press for action on shortages.

SAIF Support SAIF provides counselling for you and your staff at this difficult time on 0800 077 8578 or saifsupport@professionalhelp.org.uk.

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TERRY TENNENS
SAIF CHIEF EXECUTIVE

Taking stock

Terry Tennens on preparedness, planning... and playing

As you manage the second surge of the coronavirus pandemic across the UK, can I urge those yet to prepare for the hazards of an infection disrupting your business operations to do so. There are three practical steps to take:

1. Risk assessment

SAIF has created a risk assessment template to use for managing funerals, with the deceased, and their families. These are available on the members' area of the website. These cover everything from how you welcome clients to your office, to whether you conduct video arrangement meetings, to viewings in the chapel of rest, to drivers and the use of limousines, to handling the deceased and the coffin and safeguards for your staff.

It is vital that your staff teams are comfortable and reassured that you have taken precautions for their safety and not put them at undue risk. Our insurance advisers at SAIFinsure are predicting across general industry that a wave of claims against employers' liability will emerge in the coming years. So, please ensure you have conducted a full risk assessment and protect your staff, from PPE to safe working practices.

2. Business Continuity Plan

The SAIF Business Centre has supported several member firms in crisis due to staff testing positive with COVID-19 and other staff needing to self-isolate. However small your business is, please adopt working in teams A and B, to segregate staff, permitting staff where possible to work from home, or limit their movement to specific rooms for particular days of the week in your offices.

If possible, work in team bubbles, and ensure neither bubbles mix, to reduce this risk of losing your staff to self-isolation.

Consider purchasing COVID-19 antigen test kits for fast results.

Keep your stock of PPE in healthy supply and speak to your suppliers of coffins to ensure a smooth flow. Don't overstock, but be prepared.

Agree with some local firms in your region a buddy agreement that if you have staff self-isolating that you have a pool of other funeral directors to hire from; and they from you. We need to set aside competitive issues, and work to fulfil commitments for bereaved families.

3. Refreshment and well-being:

OK, I hear you say, "you've got to be kidding! We're flat out with work and pressure to complete our clients' funerals!".

Whether in a small or large team, remember **SAIF Support** is available free of charge to you and your team, to talk, email or video conference, in total confidence. Please ensure your team is aware of the contact details: 0800 077 8578, or help@saifsupport.co.uk

Whether it is a minor or major subject, SAIF Support is there for you and your team!

Ensure you and your teams have **down time**. Get out for a brisk walk. Read something different; listen to a podcast; watch a comedy show. Make sure you get time to laugh. Make time for family and friends.

Even when at your busiest, have **micro-breaks**, so you are not always operating on adrenalin. Take a break from your mobile phone, checking emails, even if it's for a short time. Eat properly, exercise frequently and build resilience and healthy working patterns.

The team and I at the SAIF Business Centre send you best wishes for Christmas and a safe and successful 2021. I hope to see you during 2021 at SAIF regional meetings when we can safely meet without face coverings!

If you have any questions, please don't hesitate to contact our team on 0345 230 6777. ●

Terry Tennens
SAIF Chief Executive

terry@saif.org.uk

Our work on your behalf

This month I would like to provide an update on the work being carried out by SAIF on your behalf during the ongoing COVID-19 pandemic.

Deceased Management Advisory Group (DMAG)

SAIF continues to meet with kindred associations, currently on a Monday and Thursday, to discuss a range of members' needs. Representatives from the Ministry of Justice, the Scottish, Welsh and Northern Irish devolved Governments and other specialist government agencies attend at need. See the notes of our meetings at www.dmag2020.org and if you have matters to raise please email explaining the subject to info@saif.org.uk

Cabinet Office meetings

SAIF along with DMAG colleagues work with the CCS (Civil Contingencies Secretariat). Themes from seeking modelling numbers, regulation changes, guidance notes, research on storage capacity and first calls are discussed.

The SAIF bulletin email

This is produced by the CEO and PR and Policy advisor Mark Binnersley. This includes updates and new guidance.

SAIF Scotland (SSAIF) members

Joe Murren is the Co-ordinator and Scottish Government Liaison for members' interests. Declan Maguire (Treasurer & Membership Sec.) has moved the vast majority of members on to the Slack portal for swift exchange of questions and requests. This is working exceptionally well, and President James Carcary is hosting member meetings online. SSAIF is represented at the Burial and Cremation Team, Regional Resilience Partnerships and Mass Fatalities Group. Joe Murren can be contacted at govliaise@saifscotland.org

SAIF Business Centre

The support team at SAIF HQ ably led by Claire, with Corinne, Angela, Sam, and Maria continue to respond to members' day to day inquiries. The members' area on the website has a wealth of information and resources available. The office can be contacted on **01279 726777**, or at info@saif.org.uk

SAIF - Local Resilience Forum (LRF) Liaison

This every other week meeting is for SAIF-LRF representatives. We exchange learning, best practice and if there are questions, SAIF can elevate these to the Cabinet Office meetings and vice versa.



Customers want to talk about funeral planning

Demand for pre-paid funeral plans is growing[†] and we can help you make the most of the opportunity and boost your plan sales.

Bookings for January to March 2021 marketing activity are being taken now. And you'll soon be able to order your brand-new campaign toolkit.

To book your activity, speak to your Golden Charter Business Manager or email marketingsupport@goldencharter.co.uk

**BOOK
YOUR
ACTIVITY
NOW**



FREE MUG & SHORTBREAD

Book activity by 18 December and we'll send you this free mug and shortbread to say thank you.

[†]Based on Golden Charter's own data, September 2020.



SUZANNE GRAHAME
GOLDEN CHARTER, CHIEF EXECUTIVE OFFICER

In the thick of it

Change isn't on the horizon any more, it's all around us, and listening to each other is helping us meet new challenges

As we reach *SAIFInsight's* final issue of 2020, the year's challenges have shown why independent funeral directors are such successful businesses even under the sternest of tests. After years of signs that major change was coming to the funeral profession, this year we were hit not only by the first waves in that long-expected tide of change, but at the same time by an unprecedented pandemic.

Your voice

After years of anticipation, 2020 was the year that regulation truly began to impact us all. The year began with new Funeral Planning Authority (FPA) rules (see page 26), and was quickly followed by a range of consultations from Government bodies looking to regulate both the pre-need and at-need funeral markets.

That work is not over. Indeed, in the past month the Golden Charter team has been back in detailed discussions with the Financial Conduct Authority (FCA). These types of meetings not only ensure that we fully understand the FCA's position as it unfolds, but also that the FCA understands the unique position independent funeral directors are in, so getting across your views has been at the top of our agenda.

Understanding independent funeral directors and soliciting your views is vital to how we can effectively engage with funeral plan regulators on your behalf, and also to many other parts of our work.

Take localfuneral.co.uk for example: the site has now generated over 10,000 at-need funeral enquiries for independent funeral directors, and it's reached that remarkable milestone by actively seeking out funeral directors' views and acting upon the responses.

“GETTING ACROSS YOUR VIEWS IS AT THE TOP OF OUR AGENDA”

As the team explained in the last *SAIFInsight*, we have changed features like funeral notices on the back of funeral director feedback and tracked major improvements in how families then use those features as a result. Your views have created the secret sauce that makes localfuneral.co.uk the UK's leading find a funeral director website.

Talking to each other

As well as listening to you in our own work, I'm delighted that we have played a role in helping Independents speak to each other this year. While we do all we can to support you and keep you up to date on the changing environment, no one can understand your position better than another independent funeral director.

That approach has been at the heart of our work this year. It's why we were quick to put together peer calls to help you meet online in the early days of the pandemic – calls which are still taking place even now; it's why Malcolm Flanders put together his online peer group which does similar work online; and it's fundamental to the Partnership Podcast, which regularly gives funeral directors the spotlight.

The Funeral Director Agreement

In November, the podcast turned its focus to the Funeral Director Agreement, which

many of you had received by the beginning of the month. We spoke to Edward Poole, an independent funeral director who runs A.J. Sellman Family Funeral Directors in Staffordshire (see page 11). He explained his experience in signing the Agreement.

Edward's honesty about his views and his confidence in the regulatory changes that spawned the Agreement were great to hear at a time when the realities of regulation are becoming clearer.

As he told the podcast, the FPA's requirements and the accompanying Agreement were not onerous for his business, and “not a lot has changed”.

“We're just doing what we've done before and carrying on. We've been going for 150 years for a reason. I just feel that knowing that all funeral directors that sell funeral plans will have to sign this Agreement or something similar – they're going to have to do it – [means] we're all going to be on [...] a level playing field.”

Edward's interview was the first of several, and I would encourage you to visit the podcast at goldencharter.buzzsprout.com or on a podcast app to hear from some of the funeral directors we have spoken to. Interviews like Edward's give an authentic insight into what other funeral directors are thinking and doing, and a feeling of optimism about the future even as a challenging winter approaches.

I hope you have time to recharge and have an enjoyable Christmas before we plunge into that busy winter, and undoubtedly another year of change ahead. ●

Suzanne Grahame

suzanne.grahame@goldencharter.co.uk



New member requirements mark an important move to greater transparency

Following October's announcement that SAIF is to make online pricing a requirement of membership, efforts are now under way to support independent funeral directors to implement and benefit from the revised Code of Practice framework.

SAIF has amended clauses 4 and 5 of its Code of Practice to require members to display digitally prices for simple funerals and unattended burials and cremations.

Members who have websites are expected to display prices on these platforms, however, those without a site have the option to use third-party digital tools such as Facebook, localfuneral.co.uk, funeralguide.co.uk, or any open-source, publicly accessible website.

In terms of compliance with SAIF's revised Code of Practice, members have until 31 March and are urged to start taking steps towards online publication of prices by at least 1 January.

SAIF is keen to take a supportive approach throughout this process and will announce further resources and expertise, particularly to help those who may face any technical challenges. However, members

“ANY SAIF MEMBERS WHO DIFFERENTIATE THE SERVICES ON OFFER WILL BE ABLE TO COMPETE”

who refuse to comply may have their membership suspended until compliance is achieved.

Part of our work to assist SAIF members includes a recent webinar on how to present prices online from the marketing perspective.

Delivered by SAIF's public relations and policy advisor, Mark Binnersley, the webinar was broadcast on 5 November and it discussed seven steps towards a successful online pricing strategy. The strategy forms a key part of a new online pricing toolkit, available on the SAIF website in the members' area within 'members resources'.

Alongside this activity, SAIF is awaiting the Competition and Markets Authority's Final Decision Report (due

in December), which may include recommendations about a statutory approach to online pricing.

It is hoped, however, that by taking the initiative, SAIF will have helped to influence the process and prevented the implementation of an online pricing regime which benefits large chains. One way or another, online pricing for funeral directors is becoming a part and parcel of running a funeral business.

SAIF understands there are risks associated with going online, such as the potential for consumers to focus on price over quality and personal care. But with the right tools and approach, this needn't be the case and SAIF members who differentiate their services and brand from other businesses will be able to compete on several fronts.

If you have any questions about implementing online pricing for your business, contact the SAIF Business Centre via info@saif.org.uk. SAIF is here to assist.



Full details of the revisions to the Code can be found at www.saif.org.uk/about-saif/what-we-do

Tony's big gesture

When a Sunderland dad diagnosed with incurable cancer went into Tony Clarke Funeral Directors to plan his own funeral, he ended up with more than he had bargained for, as kind-hearted Tony set about arranging his wedding too.

Wayne McMann had previously been given the news that his cancer was incurable, but he and his partner Sue couldn't afford to get married after a bout of ill health and deaths in the family.

"When Wayne came in and said he was planning a funeral for himself, I couldn't believe it," says Tony (above), who has four funeral homes in Sunderland.

"None of this would have been possible without Tony," adds Wayne. "He did 90% of it – he took Sue for her wedding dress and sorted out all the bridesmaid dresses and shoes."

"Doing this for them is something I'll treasure for the rest of my life," says Tony.



Limousines for O'Hara

Nicholas O'Hara Funeral Directors has run a distinctive fleet since the early 1990s and now its latest investment of two Pilato XJ limousines and a Pilato Queen II hearse brings its fleet right up to date. The limousines are an upgrade of their previous vehicles, and the hearse joins O'Hara's fleet as an additional vehicle.

"We are huge fans of the Jaguar XJ design, so we upgraded the limousine at the right time to get the last of this current design," Anthony O'Hara tells SAIFInsight about his new vehicles.

"The Pilato Jaguars are a rare find in the UK," said Anthony. "The bodywork's designed in Italy and the vehicles are finished to our spec by Superior UK. The Superior slide-out deck makes life easier when loading and unloading coffins and floral displays. We also asked Superior to install a PA system into the new and existing hearse for outdoor funerals or crematorium funerals with a large number of attendees, so we are possibly the only



Natalie and Anthony O'Hara receive their new vehicle from Superior UK's Kevin Smith

UK funeral directors with a PA system built in to our hearses."

O'Hara's newest vehicles were out on the road within days of delivery, and have received great feedback from families.

"Everyone loves the look of the vehicles and the seating arrangement we went with in the limousines – two executive style seats rather than the traditional bench seats for a more comfortable ride. Superior UK also fitted their hygiene screens so we can transport more people and keep families together within COVID restrictions."

Superior Automotive is the official supplier of Pilato's Jaguar vehicles to the UK.

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Getting “Regulation Ready” with Golden Charter

Golden Charter Director of Sales Mark Moran discusses how the company’s Funeral Director Agreement with its valued partners is an important step forward in readiness for the future FCA regulation of the funeral plan market

As we near the end of a year of unprecedented change, it’s encouraging to reflect on the progress we’ve made with our partners in preparation for funeral plans becoming fully regulated in 2022, when the Financial Conduct Authority (FCA) will assume ultimate oversight of the market.

We’re really pleased to have introduced our Funeral Director Agreement and Funeral Plan Handbook to our partners, supporting us to meet the new Funeral Planning Authority (FPA) rules and code of practice together, designed to protect families and communities.

The depth and quality of the conversations you have each had with your Golden Charter Business Manager has increased the knowledge within the sector, with lots of excellent questions about what the Agreement means in practice. While our Agreement makes very few material changes to the terms and conditions you accept every time you sell or are allocated a plan, it is an important step forward in our regulatory journey. It aligns us with the FPA expectation for all providers to have a single overarching Agreement in place with all funeral directors who sell their plans, and firmly puts the customer at the centre of that alignment.

Customer confidence

The Agreement makes our contractual relationship easier to understand and, crucially, will provide customers with the same level of confidence they have

in the banks and pension providers whom they also entrust to hold funds for future use. In turn, growing consumer confidence will, I believe, encourage more families to make advance provision for their funerals with their trusted funeral director.

While we understand the changes undoubtedly represent a stronger form of documentation than before, the aim is only to complement the already high standards of your own business practices and ensure our mutual customers are protected in the selling of funeral plans.

Supporting you every step of the way

And when it comes to embedding the new customer-focused principles and securing independent funeral directors’ place in the pre-paid market, we’re with you every step of the way. We’re pleased so many funeral directors agree, and I’d encourage you to listen to some of the thoughts from Edward Poole in the adjacent piece and in a recent podcast, where he discusses his experience.

Under the new Agreement and Handbook, we’ll continue to offer unrivalled benefits to our valued partners, with enhanced benefits for funeral directors who promote our plans exclusively, including:

- Marketing materials, support and financial contributions
- The highest plan pay outs available

- Digital resources, enabling your business to compete online with the conglomerates
- The only gateway open to Independents to access the funeral benefit option market
- Expertise in funeral plan compliance, GDPR and staff training
- localfuneral.co.uk, which provides at-need funerals at no cost to Independents
- Allocated plans with a total maximum deduction of £499

We’re confident our new Agreement is in the interest of customers, independent funeral directors and the wider funeral planning industry, while the Handbook provides a range of interactive support and guidance for those involved in selling and delivering funeral plans, giving every partnering funeral director certainty that they are doing the right thing.

I’d encourage you to review the documents for yourself and ensure you enter 2021 with us, in the best possible position to face thrive in the challenging year ahead. You will also have received a letter from Suzanne Grahame at the end of October, where Suzanne provides reassurance on the reasons for introduction of the

Agreement. If you have any questions, your business manager will be delighted to help, or you can get in touch with us at Agreement@goldencharter.co.uk

Mark Moran



“THE AGREEMENT MAKES SURE THE CLIENT IS INFORMED”

Hear Edward Poole, of A.J. Sellman Family Funeral Directors, describe his experience of reading and signing the declaration on the Partnership Podcast. Visit goldencharter.buzzsprout.com or the podcast app of your choice.

- “When you consider the bigger context and the reputation of the industry, I think everyone would agree with me that this is what’s needed”
- “I’ve been with Golden Charter for years and have a lot of confidence in the staff there. I have benefited from their expertise.”

- “I know what’s coming with the FCA and I feel Golden Charter is being proactive to help us prepare for that environment in a couple of years’ time”
- “The Agreement is making sure the client is informed, aware of their rights, and to assure them that their data will be protected. If our client is assured by that, I think that will add to their piece of mind when taking out the plan.”
- “Two words: very confident” – on his belief in Golden Charter’s approach



✓ Every episode of the podcast is available online now, at goldencharter.buzzsprout.com



Season's Greetings

The Directors and Staff of Rowland Brothers International would like to wish you all a Happy Christmas and a prosperous New Year



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FAMILIES OPT FOR CENTREPIECES

WHILE the COVID-19 pandemic has severely impacted the number of mourners allowed at funerals, families have been opting for visually stunning send-offs.

"The ability to stream funerals to those who weren't allowed to attend has meant that many families have gone all out to make a real impression," says Colourful Coffins founder Mary Tomes. "They want to have a coffin that is a real centrepiece and captures the essence of their family member."

To meet demand, the company has created The Glittery Rainbow, which

Mary describes as "a symbol of hope for families to take comfort from".

Throughout the pandemic, Colourful Coffins has continued to work and supply funeral directors with its 24-hour service and 48-hour dispatch. The team also now offers more flexibility for families wishing to add photographs – with frames edged in cremation-friendly crystals – as well as cut out images and names in contrasting colours.



For more information, visit www.colourfulcoffins.com

LifeArt scoops global award

LifeArt has won global recognition for its personalisable, low-emission coffins and caskets in a prestigious international awards scheme.

The business scooped Silver in the FESPA Awards 2020's Packaging on Paper and Board, which showcased its Heritage Timber and Collections range.

The annual awards, organised by FESPA (Federation of European Screen Printing Associations), the printing industry's umbrella body, described the products as a "perfect sustainable alternative" to wood that "can be printed to almost any finish and design".

Heritage Timber is a traditional timber effect coffin and casket range, whilst the Collections range offers a wide variety of images and colours in order to reflect the diversity of life.

Kevin Crute, CEO of LifeArt UK and Ireland, said: "It's great to see groundbreaking work within the funeral profession attracting attention outside of our sector."

Thank You!



Dear Funeral Directors,

We would usually include a Company photograph of our beautiful faces, beaming with Christmas cheer. However, in light of the challenges that 2020 has thrown upon us, this year we wanted to repurpose this space for all of you, our wonderful customers, so we can say a genuine and heartfelt thank you.

A thank you for supporting our communities with care, compassion and professionalism. For working tirelessly for our families and for finding ways to make the most unbearable of times bearable. Your work and dedication has never been so important.

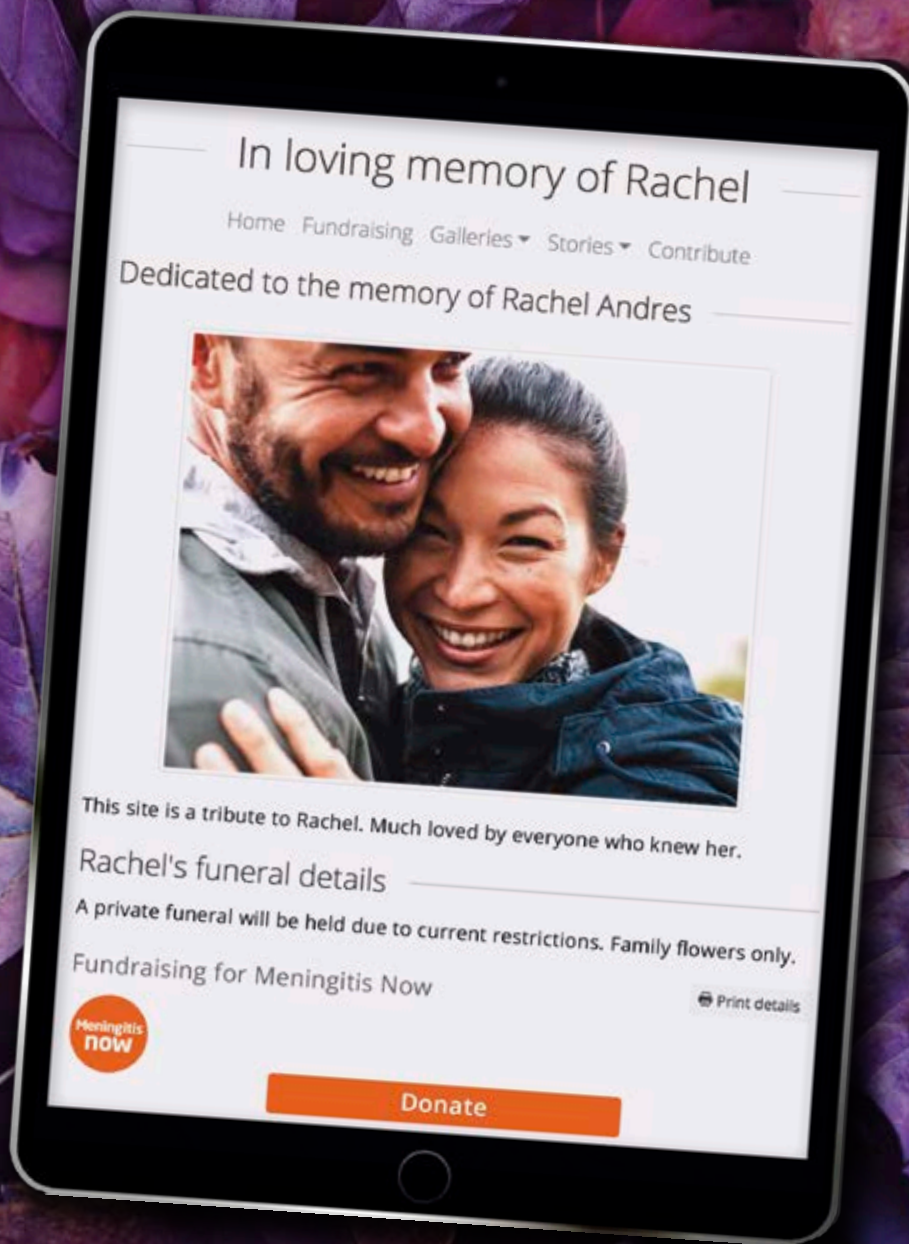
So from all of us here at Tributes, Merry Christmas, Happy New Year and most importantly Thank You!

www.tributes.ltd.uk Tel: 0345 388 8742

And here is a link to our very own "TRIBUTES" band:



much loved



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New English lockdown, but funeral limits unchanged

With England entering its second national lockdown on 5 November, the funeral profession is preparing for a potentially difficult winter. Prime Minister Boris Johnson announced the four-week lockdown after a leaked report by the Government's Scientific Advisory Group for Emergencies (SAGE) suggested that, without intervention, the UK was on course to surpass its previously projected "worst case scenario" of 85,000 winter coronavirus deaths.

Under the tightened rules, the Government asked residents across England to stay at home unless it's for education, outdoor exercise, medical appointments, to see people within a support bubble, shop for essentials, or care for a vulnerable person.

Despite the stricter rules, the funeral attendance limit remains at 30 mourners for the service and fifteen mourners for any post-funeral gathering. Johnson told parliament that the England-wide measure was necessary to avoid overwhelming the NHS but that "bright future" lay ahead if England followed the rules.

Dying Matters sparks calls for better bereavement support

Over the autumn, death, dying, and bereavement were in the spotlight as Dying Matters held its 'I Remember' celebration of commemoration.

This year, in place of in-person events, families reminisced online, with the public sharing memories of their loved ones using the #IRemember hashtag. The charity also hosted an online seminar with Hospice UK chief executive Tracey Bleakley exploring how we might prepare for our own deaths.

A spokesperson for Dying Matters said: "Around the world, different cultures and faiths have ways to remember the dead. At the end of October and start of November we have Halloween, Samhain, All Souls Day, and Mexico's Día de los Muertos or Day of the Dead - all different, but all with their roots in remembrance. Dying Matters to all of us. Let's talk about it."

This year's festival of remembrance took on additional significance, with the higher than average number of deaths over the summer resulting in more bereaved people seeking support, according to a report by bereavement charity Sue Ryder.

COUNCILLORS APPROVE COMMERCIALISING COUNCIL-RUN BRENT FUNERAL SERVICE

Move is designed to boost local authority's finances

Brent councillors have approved proposals to commercialise council-run Brent Funeral Service, originally established to tackle funeral poverty in North-West London. The local authority will now form an arms-length trading company with the explicit objective of boosting council finances by over a quarter of a million pounds per year by 2023.

Under the new commercial model, council officers project that the cost of a basic funeral, currently £1,500, could increase to £3,200. Officers hope that, while competing commercially with local Independents, the new company will avoid some of the usual commercial costs by establishing joint-employment contacts with the council, meaning that company would

not have to pay VAT on staff salaries. However, with officers redacting financial information from the public record, the full financial impact of the venture is not publicly known.

While acknowledging that the proposal "moves away" from the original objective of offering low-cost funeral options, officers argue that there will be scope for price reductions "as the business builds".

Councillor Shama Tatler, Cabinet Member for Regeneration, said she was "proud" of the authority's efforts to tackle funeral poverty and hopes the new commercial model will continue to offer residents affordable funerals on a sustainable basis. Brent Funeral Service has grown in popularity, seeing the number of funerals conducted increase by over 140%, from 76 in its first year to 183 in the last twelve months. ●

TWO-THIRDS BELIEVE SCOTLAND SHOULD FOLLOW NEW ZEALAND'S LEAD ON EUTHANASIA

A poll commissioned by Humanist Society Scotland, Dignity in Dying Scotland and Friends at the End (FATE), suggests that two-thirds of Scots want the next Scottish Parliament to legalise assisted dying.

The Scottish opinion poll coincides with New Zealanders voting to legalise euthanasia for those with a terminal illness, in a binding referendum held on 17 October. New Zealand's Prime Minister Jacinda Ardern has said her government will legislate to permit medics working for the New Zealand Ministry of Health to assist the terminally ill to end their life.

Five years have passed since independent MSP Margo McDonald introduced her landmark but ultimately unsuccessful bill to legalise euthanasia in Scotland. Since then Germany, Portugal, South Korea, Canada, and the Australia

states of Victoria and Western Australia have joined Switzerland, the Netherlands, Belgium, Luxembourg, and Colombia in legalising euthanasia.

Fraser Sutherland, Chief Executive of Humanist Society Scotland, said: "The cruel fact remains that individuals continue to be denied choices at the end of their life in Scotland. Yet those rich enough and well enough are able to access such options by travelling abroad at great personal expense. This must change."

While Ally Thomson, Director of Dignity in Dying Scotland has called assisted dying "the next urgent rights-based reform for Scotland", campaign group Care Not Kill has indicated that it will oppose any attempt to weaken or repeal existing laws on euthanasia and will instead campaign for better palliative care.

Merry Christmas



From the Superior Team

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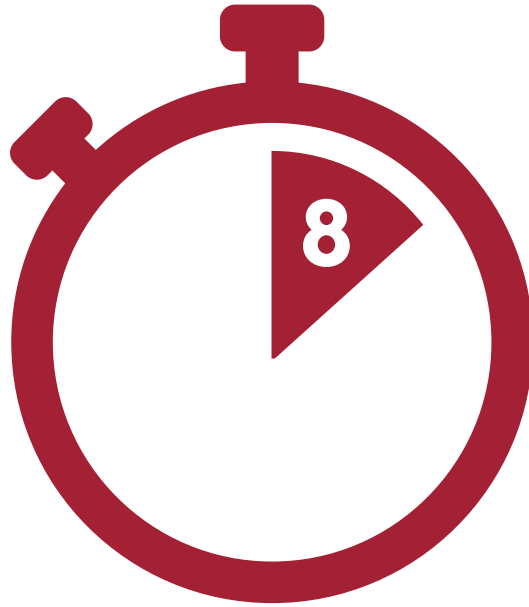
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FAMILY MATTERS

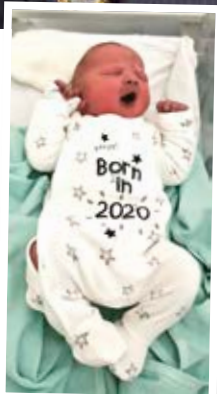
National President Mark Porteous on looking after the health of staff, yourself and your families

As we head into winter, we are already aware of the increase in COVID-19 related deaths; Government figures where COVID-19 is mentioned on the death certificate have now reached 70,000. This figure is staggering and each one of those deaths will mean a family having to deal with the aftermath of losing a loved one, in most cases probably prematurely.

With funerals being restricted in many ways and with regional variations, there will be many bereaved families who are finding it hard to cope and get the closure that they need to move forward. In this edition therefore, I would like to remind you all that our support for our families should not end when the funeral concludes.

For the modern funeral director, aftercare support should be an integral part of their business. To that end, SAIF launched SAIF Care in 2018, a UK-wide bereavement service, in order to enable SAIF members to offer professional help to families who are struggling to come to terms with the loss of a loved one.

Professional Help, which was established in 2012, assists SAIF in delivering this service. Their aims are to ensure that anyone can access support and counselling when they need it most. Professional Help offers general and bereavement counselling with qualified, experienced therapists who have been



fully screened to ensure that they offer the very best care and support to those who require it.

The SAIF Care service includes a telephone bereavement helpline, email support and SAIF Care Chat, an online webchat powered by Grief Chat, a ground-breaking service founded in 2017 which provides emotional support for bereaved people and gives instant access to trained bereavement counsellors. So please don't hesitate to recommend this invaluable service to any of your clients who you see are struggling to cope and might benefit from it.

On a lighter note, I would like to announce my own special news, in that Yvonne and I have just become very proud and delighted grandparents! Our first grandson, Louie Garland Porteous, was born to our son Grant and his partner Gemma on 11 November 2020. So, my grateful thanks to them for assuring the next generation of the Porteous family business!

I would like to take this opportunity to offer, from my family to yours, my very best wishes for the festive

season. It certainly won't be what we're used to, but I think it's important to look upon it as a time to reflect on the challenges we have faced in the year that's gone past, to be proud of what we have all achieved and to remember to keep those we love close – within the COVID-19 guidelines of course!!

Merry Christmas and a happy New Year! ●

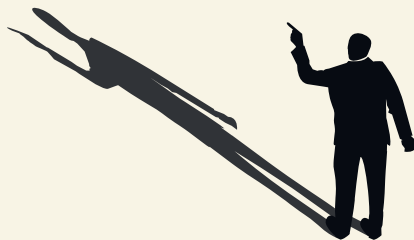
Mark Porteous, National President

“OUR FIRST GRANDSON,
LOUIE GARLAND PORTEOUS,
WAS BORN ON 11 NOVEMBER 2020!”

2020

WHAT A YEAR!

COVID-19 brought trials, tears and trauma to the front line – with more challenges ahead. *SAIFInsight* finds out how members in each corner of the country continue to face up to the impact of the virus...



Brian Elwood

Elwood & Capper Ltd,
Dunmurry, Northern Ireland



“One good result of this situation has been the fact that people have had to improvise in some ways because of the restrictions. The webcam in our funeral home has been been red hot and we have seen people at gravesides using their iPads to stream to their families around the world.

We looked after the service of one man who would have normally had a very big funeral, with many members of the community attending. So when we got to the bottom of his street, we put in a phone call and everyone on that big, long street came out with a Guinness. That was great. A similar situation saw a family have a wee dram of Hennessey outside the crematorium. They couldn't have done that inside the building, but outside, under the alcove, it was OK.

I do humanist services, as a celebrant – I think I'm the only funeral director who is also a celebrant in Northern Ireland – and those funerals

allow even more variation. We had one service attended by the mourners, while more were there virtually – we had them on iPads and rigged up microphones so they could speak during the service.

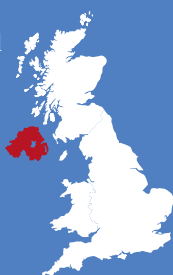
I've had a battle with my own thoughts as we haven't been able to do the things we normally would. I had to take a week off work to get my head sharp again. It's the personal things, like people asking if they can add something to the coffin, when we can't.

We have had more COVID deaths in the last week than over the whole lockdown period so numbers seem to be on the rise.

I'm a third generation funeral director and, when my dad was my age, he used to tell me 'in this job you need to find a distraction...' he's so right.”

Northern Ireland's COVID-related deaths to date*

936



Andrea Hodgson

Hodgson J & A,
Annan, Scotland



“We were certainly busier this year, but it hasn't all been COVID-related. On the whole, deaths here have been natural and expected. The biggest impact has been on how everything has had to change.

We've been really fortunate as our families have been so understanding of why numbers have been reduced. Online services have been a big learning curve and, while I find them so impersonal, we had no option but to ensure the safety of the families and ourselves.

Our business was established in 1902 and it's still purely family – myself, my husband Jim, our 17-year-old son, Hayden, and my dad Andie, plus a couple of casual drivers. We have been extra vigilant – we can't get ill.

We've been disinfecting and hand sanitising more

than necessary probably. We developed a checklist and risk assessment based on our own strict core of hygiene and implementation and we've worked hard at offering our families unique services while staying within the guidelines.

I've kept informed using a mixture of Scottish Government updates and the info from SAIFScotland. Joe Murren and Declan Maguire's

work on setting up SAIF Scotland's communications on Slack has been second to none. It meant that if a funeral director had a problem, we could bounce it off each other. Our local crematorium, Roucan Loch, was on the ball too.

This second phase of COVID has seen people become more complacent, so I hope they consider the consequences and we get through winter okay.”

Scotland's COVID-related deaths to date*

3,503



GLOBAL FIGURES

The current COVID-19 situation*

Location	Cases	Deaths	...per 100K people
United States	11,717,951	252,555	77
India	9,004,365	132,162	10
Brazil	5,981,767	168,061	80
France	2,087,176	46,794	70
Russia	2,023,025	34,980	24
Spain	1,541,574	42,291	91
United Kingdom	1,453,256	53,775	81

*Figures correct November 20, 2020



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Gary EllisI. Jackson & Sons,
Powys, Wales

“We have two businesses – one in Shropshire and one across the border in Wales, so it has been challenging as both were under different rules and restrictions.

I was part Powys Local Resilience Forum for excess deaths (LRF), helping to collect data and set up a temporary mortuary in the Powys area as the hospitals here don't have the capacity to add bigger mortuaries to their premises.

Initially, the Government's predictions were frightening because they were based on worst case scenarios with no restrictions taking place. If they had come to pass and deaths had spiralled, we would have been in trouble.

As the point of contact for funeral directors in the area, I made calls to them to establish how ready they were or how resilient they would be. Some of the smaller businesses were compromised because they had staff or support who were retired, so were shielding and understandably quite frightened by the situation.

It was clear that we had to set up a mortuary, so we set about creating one at an old meat processing plant in Builth Wells, which had capacity for more than 900. There was a lot of planning involved with that, of course. We met twice a week as an LRF and I spent 4-6 hours a week on procedures and training as well as on-site training. That involved setting procedures for what happened when the deceased arrived and what steps were taken on releasing the body.

It was challenging, interesting and quite an honour to have been involved with that, and play a part in dealing with the local authorities, disease control and health and safety side of things.

We're pretty rural here in Powys, so in the end we weren't actually too badly affected – cases here have been mainly confined to hospitals and nursing homes. Lockdown worked well here and families have been very understanding. It's difficult as we know most of the people and we would normally go out to the family's home to go through everything and be a constant face for them. That's been the hardest thing, that feeling of detachment, of just being a voice over the phone.

To help the bereaved, we reintroduced driving through the village – that used to happen years ago when everyone closed their curtains and came out to pay their respects. That gives some comfort.

From the first lockdown to the second I have seen a lot more virus within the community, so now I'm wary about what's going to happen around Christmas. We could well see a spike after that – it all depends on what restrictions we are put under.

As strange times roll on, strange becomes a normality.”

Wales' COVID-related deaths to date*

2,376



“WE HAVE BEEN TRYING TO THINK OF WAYS TO HELP TAKE THE HEARTBREAK AWAY – SAIFCARE HAS BEEN EXCELLENT”

Claire PotterF. A. Stockill and Son,
Scarborough, England

“It's been a crazy month – we would normally have between four and six deaths, but instead we've seen 14. However, only two were classed as COVID-19. In our area people are predominantly retired and elderly, so have been shielding or avoiding visiting their GPs or hospitals, so I think they haven't been seeking medical attention. COVID has many prongs, it's not just the virus that kills.

The difference between the first and second lockdown is stark. We're seeing neighbours and friends testing positive, so I'm fearful and expecting worse before Christmas.

Before COVID, we were a concierge service, offering bespoke funerals and saying 'yes' to families. However, COVID has turned us into 'no' people. We're constantly trying to conjure up ways to give service. A Facebook post went viral when we asked people to stop and pay their respects if they saw a hearse – that meant a lot to the families following their loved one – and we noticed that many people did pay their respects, which was lovely.

The families are suffering because bereavement is a time to come together, so if family

members couldn't attend, having people line the streets and say goodbyes by waving from a window has been important.

Webcasts at crematoriums have been a lifeline to those who are unable to attend; to also assist we are ensuring service sheets are posted out before the service to these too.

We have been trying to think of other ways to help take the heartbreak away, and SAIFCare has been excellent. Having a third party for families

to talk to has been wonderful because the person grieving can tell their story to someone who hasn't already heard it. That helps the grief journey.

What upsets me is that funeral directors are not given the recognition they deserve – we clap for the NHS, most key workers have reductions at shops – but we get nothing. It wouldn't hurt the Government to tip their hat to the funeral sector which has flexed to their needs. After all, every funeral is like a fingerprint.

People in authority can easily say no to things, but it is us who are having to enforce decisions at a crucial point with people already fragile in grief. We're under recognised in our key role in implementing their decision.”

England's COVID-related deaths to date*

48,212



CYBER SECURITY

SAIFInsure's Brian Hart tells us why it remains a changing threat to all



In the difficult times that face us all currently, we shouldn't lose sight of the increasing threat of cyber attacks.

Funeral directors have always been considered one of the lower risk professions, but the scammers and cyber criminals have become ever broader in their targeted 'market' and methods of attack.

This challenging time has meant that the workplace is changing for all businesses and in some cases probably on a permanent basis with more and more people working from home and, consequently, it's important to ensure that your business is protected wherever this broader workplace may be.

Technology

- You should ensure you have a virtual private network (VPN) which ensures that you have a protected private network connection. This provides a number of security features, such as hiding IP addresses, encrypting data transfer and masking locations. You should also ensure that if you're utilising an employee's device then additional encryption is in place should this be stolen. If you do have this that is an excellent start, but do remember to ensure that it's fully patched and also remember to ensure that the correct number of licences, capacity and bandwidth may need to be looked at if the number of remote workers has increased.
- Ensure that all remote work technology has the same account access restriction that your on-site software has and ensure that only trusted, competent staff have access to it.
- Antivirus and malware protection should be installed and maintained to ensure that your security is up to date.

We at SAIFInsure incorporated a small level of Cyber Insurance cover into our standard commercial policy to protect against basic third party losses and while we would like to go

further as standard, this would increase the costs of the general package policy substantially and unnecessarily in most cases.

We appreciate that some have a large number of offices with more sophisticated systems holding sensitive data, such as payroll and payment details, whereas others will be smaller operations holding very little as they may sub-contract payroll and HR matters.

There has been an increase in the number of phishing and malware attacks and an increase in the number of funeral directors contacting us asking for a quotation to increase their coverage accordingly, including first party cover (cover for yourselves and not just third parties).

The argument has traditionally been whether this is something that only really affects large companies, and in the financial services and media world. This takes us neatly into the area of what a cyber attack could really look like, its impact and what needs to be done to remedy the situation. Below and opposite we have three scenarios which affected small to medium size businesses and were paid under a cyber policy.

Claims examples

Scenario 1 Employee Error

An HR recruiter sending out an incorrect file attachment to four job applicants which contained various former employee names, addresses and National Insurance details

Outcome under Privacy Liability

Defence expenses from regulatory investigation.....£55,000
Defence and settlement costs for claims employees had their ID stolen..... £100,000

Incident Response Expenses

Managers' fees £5,000
Notification to affected individuals £3,000
ID theft monitoring services for affected individuals £13,000
Legal consultation fees £10,000

The overall cost of a simple human error was **£186,000**.

“IT'S IMPORTANT TO ENSURE THAT YOUR BUSINESS IS PROTECTED WHEREVER THIS BROADER WORKPLACE MAY BE”

Scenario 2 Ransomware Attack

An employee of a manufacturer clicked on a malicious link in an email which then caused malware to be downloaded onto the company server encrypting all of the information. A message then was received demanding £10,000 Bitcoin within 48 hours.

Outcome under Network Security Liability cover and Cyber Extortion

Cyber extortion costs – IT consultant fees to assess back up options.....£14,000

Incident Response Expenses

Forensic investigation to locate malware,
its impact & containment£18,000
Legal consultation fees£7,000
Incident response manager fees.....£6,000
Data asset loss – replacing lost/corrupted data.....£15,000

The overall cost was **£60,000** and more than the demand, but ransom payments are discouraged by law enforcement agencies and it still leaves weaknesses within the company for future occurrences.

Scenario 3 Media – Disparagement via Email

An employee sent an internal email containing negative comments about a service provider. This was forwarded and eventually found its way outside the business and to the service provider ultimately. A lawsuit was then brought against the company for damaging its reputation.

Outcome under Media Liability

Defence and settlement costs for claims from third party.....£150,000

Incident Response Expenses

Crisis communication services£12,000
PR relations for reducing reputational impact.....£16,000
Incident response manager fees.....£3,000

The overall costs were **£181,000** for an internal email with negative comments.

While the overall risk remains low compared to other sectors, it nevertheless remains and please do contact us at info@saifinsure.org.uk or call us on **0203 603 4194** for a bespoke cyber quote with limits and covers attuned to your business' individual needs.



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**Regional
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2018, 2019, 2020**

What does it take to be a multiple award winner? We catch up with 28-year-old Chris Sample to find out what makes his North East business so special

Congratulations Chris - you must be delighted with this, your second National Funeral Planner of the Year title!

"Yes, we are, it's fantastic. This year, of course, has been a bit different so unfortunately there wasn't the usual ceremony which is usually so nice to have. Still, when the letter arrived at the office my wife Carly and I were so chuffed and shared the news with all of the family who run the funeral homes with us. That's my Dad, Graham, my mother-in-law, Deborah, and my stepmum, Marie. It's for all of us."

What made you want to get into funeral directing?

"I was 16 when I decided I wanted to be a funeral director. I did work experience and loved it, but I couldn't get a job in a funeral home until a couple of years later. The work behind the scenes and the feeling of helping people is what drew me to the profession. That's what I still love."



Chris with his
Funeral Planner of
the Year awards



Chris (centre) with
dad Graham and
wife Carly

How have all of your Funeral Planner of the Year awards helped you promote your business in the local community?

"It's been hugely beneficial. We display the awards and certificates in the windows and inside the homes. We're a lot more affordable than anyone else in our area and the awards help prove we are doing the right thing, so people trust that our services are up to excellent standards, despite the fact they cost less."

Has COVID-19 affected Your Choice?

"We've been at a steady rate all the way through. We had a dip in July and August, but winter 2019 has really carried all the way through and that level shows no sign of easing. Funeral plan sales have suffered, mainly because people are being savvy with their money because they've lost jobs or are financially supporting their families."

Where do you advertise your services?

"All four of our funeral homes are on corner plots - the first one was a happy accident and then I

realised it gave us a huge advantage as we had two large windows to advertise on. We're also listed on localfuneral.co.uk, and the Funeral Choice comparison website and we promote our success and services in the local press and on Facebook. The Facebook activity is beneficial as, along with Golden Charter, we offer advice and details of what we can help families with. Every month there's a different way to engage with families."

What advice would you give to award hopefuls for 2020/21?

"Be honest and upfront about your prices and don't be pushy. We always let people go away and have a think. In fact, I encourage them to go and see what other funeral directors are doing and they often can't believe the difference in prices, so they come back to us. It's all about honesty."



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RESPONSIBILITIES UNDER THE FPA RULES

Graeme McAusland, Funeral Planning Authority CEO, advises on how you can comply

At the start of the year, we at the Funeral Planning Authority updated our Rules and Code of Practice. One of the key goals of our Rules is to outline the responsibilities plan providers have, and how these impact any of the third parties, including funeral directors, they work with in providing funeral plans.

As independent funeral directors you are an important third party, given that you not only ultimately carry out the funeral, but in many cases sell the plan as well. Our Rules impact how you work with FPA registered providers, so I would like to explain the requirements they place on providers so that you know what to expect.

Clause 9 of our Code of Practice states:

“Under the FPA Rules, Plan Providers are responsible for the acts and omissions of any third party they work with in providing funeral plans. Consequently, they should have procedures in place to ensure that any third party is operating in line with this Code of Practice and the FPA Rules. The FPA is aware that the situation could arise where more than one Plan Provider, and potentially providers that are not registered with the Authority, may be working with any third party. This does not absolve the Plan Provider from the requirements set out in this section 9 of the Code of Practice.”

As a minimum, our Code of Practice explains that the FPA would expect any provider you work with to do the following around their relationship with you:

- Carry out due diligence before working with you
- Have in place a written contract
- Ensure contractual arrangements require you to operate in line with the FPA Rules and Code of Practice in terms of the services your provide including selling plans
- Ensure contractual arrangements between the provider and you cover the right to control messages and marketing materials, requirements in



“AS INDEPENDENT FUNERAL DIRECTORS YOU ARE AN IMPORTANT THIRD PARTY”

respect of training, and requirements in respect of monitoring including access to the source of all data used in the sales process

- Set remuneration arrangements, which should not result in product bias or customer detriment either through incentivising inappropriate selling processes and sales or undermining the financial position of the provider in a manner that risks the ability to deliver any new plan or existing plans
- Restrict the use of sub-agents without specific permission from the plan provider (and in any event after appropriate due diligence has been conducted by the plan provider)
- Have appropriate termination rights and processes so the plan provider can

terminate if you breach the agreement

While the specifics of how providers meet these requirements may vary, every FPA registered provider has the responsibility to meet them. In any situation where the Rules or Code appear to have been breached by a funeral director, we will ask the plan provider to account for the funeral director's actions, including proving that the provider had appropriate controls in place to oversee the funeral director's activity in relation to plans.

The FPA cannot regulate funeral directors, nor would we wish to. We also have no interest in intervening in the relationship between plan providers and funeral directors. However, in order to avoid customer detriment without any direct regulation of funeral directors, we expect funeral plan providers to have an appropriate degree of oversight and supporting contractual agreements in place with funeral directors.

The Government has been pressing ahead on the road to Financial Conduct Authority (FCA) regulation of the pre-paid market, and I would certainly expect that as a minimum, the FCA will have a consistent view of the relationship between plan providers and funeral directors in its own approach.

The families you serve are at the heart of our measures – regulation is about ensuring the customer is protected, something the FCA has also made clear. The pandemic has shown how much excellent work independent funeral directors do; the move to a regulated environment is all about ensuring that you and the plan providers you work with can prove that quality and customer focus. It ensures that plan providers and everyone they work with are held to the same high standards. ●



You can read the full Rules and Code of Practice at funeralplanningauthority.co.uk/regulations

Offering a fully comprehensive service with estate administration

It's never easy to work with a family during the difficult time of losing a loved one. As one of the first contacts after a death, we know funeral directors play a pivotal role in providing an immediate need for emotional support, compassion and advice. There are likely to be several questions and unknown next steps and it's important to be able to offer advice to help guide families through the next few weeks and months if they require a helping hand on what happens after the funeral.

What is estate administration?

The estate administration process, which is the process of dealing with a person's legal and tax affairs after they pass away, can be lengthy and complex. It includes dealing with all of their assets (property, shares, money and personal possessions), obtaining the Grant of Probate (if required), paying debts, Inheritance Tax and Income Tax, and distributing the inheritance to beneficiaries. Regardless of what the deceased owned or whether or not there is a will, it is required after every death.

While many people turn to local solicitors for advice on settling estates, most families would benefit from the expertise of an estate administration provider, who not only handle all aspects of administering the estate, but also offer them support and care at a difficult time.

Introducing Kings Court Trust

Kings Court Trust is the UK's leading and award-winning specialist estate administration provider. They partner with various industry service providers such as funeral directors, will writers and financial advisers and provide families with support at the difficult time of losing a loved one. The Kings Court Trust team are experts in estate administration and their legal and tax teams can advise on any situation. In short, they take care of the practicalities after death so families can focus on life's important moments.



BENEFITS OF PARTNERING WITH KINGS COURT TRUST

Access to a free legal support membership

The three-month membership is designed to help your clients at a time when they may need it most, offering them a useful information helpline where advice can be given on all associated requirements when someone passes away. Whether it's practical and impartial information on what to do when someone dies or someone to talk to about probate, our legal support team are on hand to answer any questions.

Enhance your service proposition

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This article was written by Kings Court Trust, one of the UK's leading estate administration providers. Kings Court Trust can help you support your clients and grow your business by including estate administration as a key part of your service offering.

To learn more about how you can work in partnership with Kings Court Trust, visit kctrust.co.uk/partners or call 0333 207 5470.

 **Kings Court Trust**

A FAMILY BUSINESS TO ITS CORE

Bradnam Joinery's service to the funeral sector has been both long and varied

Bradnam Joinery Ltd is a family run business based in Haverhill, Suffolk, serving independent funeral directors across the UK. The company has earned an unrivalled reputation for producing the finest quality coffins and caskets, hand crafted by its team of highly skilled craftsmen and women.

Established around 1890 as F Bradnam & Sons by Frederick Bradnam, who was a wood turner, the business has developed over the years producing a wide range of wood products from fencing panels, sheds, trailers, and cattle mangers. In the mid fifties the business was renamed J. Bradnam and Sons (Fred's son Jack took over). By the 1960s the business had started manufacturing solid wood coffins and, by 1967, introduced the production of veneered coffins to local funeral directors. The business started to grow rapidly and, in 1976, Bradnam Joinery was established by Jack Bradnam (fourth generation of the company founder) to concentrate on coffin manufacture. In 1999, Bob Spittle, was part of a management buyout of the business. He then took full ownership of Bradnam Joinery in 2009 after acquiring one hundred per cent of the shares, so Bradnam Joinery once again become a family run business.

In 2004, Bob's son David joined the company and his daughter Rachel also joined the family business in 2018.

Today, Bradnam Joinery is renowned for traditional, hand-built bespoke coffins made from a range of both solid and veneered woods utilising both

traditional and modern techniques to design custom solutions. As well as the traditionally styled coffins, the team is also leading the way in the creation of more contemporary styles and environmentally friendly coffins from a range of materials such as seagrass and wicker.

Bradnam Joinery is thrilled to have recently invested in a 10,000 sq ft warehouse to ensure it has well prepared stock to facilitate their customers' needs and can continue to deliver orders promptly with the upmost care. The team is passionate about maintaining their traditional hand-crafted production methods but is also dedicated to reducing the company's carbon footprint and recently invested in a biomass boiler as well as three electrical vehicles to ensure that they are being as environmentally friendly as possible.

The business is committed to offering a personalised customer service and the team is proud to have a long-standing customer base, as well as a dedicated staffing team of over 90 employees many who have been with the business for over a decade.

Bradnam Joinery is a family run business, with family values at its core, and this is reflected in the workplace environment. A

recently 'Laid Bare' calendar features the male workforce stripping off to produce a charity calendar in aid of Hillside Special School, which David's son attends. This has nearly sold out and has raised more than £3,000 – something the team is hugely proud of. ●

Please visit the brand new website www.bradnamjoinery.co.uk or contact the sales team on 01440 761404 or info@bradnamjoinery.co.uk for a no obligation discussion on how Bradnam Joinery could be of service to your business.

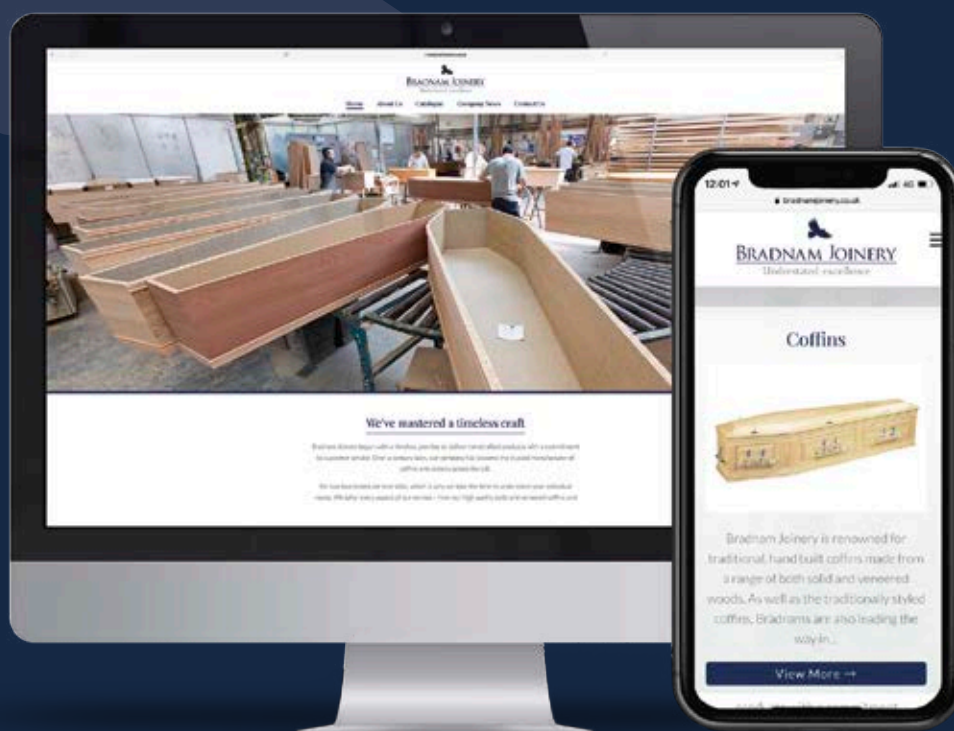


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1890-1908

F. Bradnam & Sons

Frederick Bradnam a wood turner starts the original family business.

1950'S

J. Bradnam & Sons

The company takes on a new name, comprised of John Bradnam and his sons.

1976

Bradnam Joinery Ltd

A separate company is established by Jack Bradnam to focus on coffin manufacturing.

Visit our recently launched website:
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Business Matters

BREXIT ADVICE + COVID-19 GUIDANCE + SUBSCRIPTION RENEWALS

SAIF
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PPE

As we are now into the season where coronavirus cases have started to increase you may be looking to increase your PPE supplies. This is a reminder that by logging into the COVID-19 page in the members' area there is a list of suppliers who offer this provision, including for associate members' current stock levels. If you need assistance logging into the website please do not hesitate to contact the SAIF Business Centre.

COVID-19 guidance for employees and employers

Are you an employee and have questions regarding how the current pandemic affects you or are you an employer and need assistance with supporting your staff?

ACAS is a dedicated website that provides information, guidance, advice and templates on issues surrounding current working practices during the coronavirus pandemic but also on other employment related topics. For further information visit www.acas.org.uk/coronavirus

ICO guidance on health checks

How far can employers go regarding checking their employees' health, especially regarding coronavirus?

The Information Commissioner's Office (ICO) has issued guidance on this subject and employer testing for coronavirus. As well as health screening and testing, it explains how to handle sensitive health data and what you can do if a colleague tests positive for coronavirus along with the legal implications. Further information can be found at www.ico.org.uk/global/data-protection-and-coronavirus-information-hub/coronavirus-recovery-data-protection-advice-for-organisations/

MANY THANKS FOR YOUR HARD WORK

As we come to the end of 2020, who would have thought a year ago the changes that have occurred to our daily working and home lives. We would like to say a thank you to our members who have managed the COVID waves through these uncertain times continuing to offer the care, service and dedication to their clients.

Over the Christmas period the SAIF Business Centre opening times will be:

- December 24: 9am-4pm
- December 29: 10am-2pm
- December 30: 10am-2pm
- December 31: 10am-2pm
- Normal hours resume on January 4.

We wish all our SAIF members and readers a Merry Christmas and Happy New Year

SAIF ANNUAL SUBSCRIPTION RENEWAL

SAIF
INDEPENDENT
FUNERAL
DIRECTORS

Thank you to members who have already renewed their subscriptions. The deadline to renew is December 31, 2020, so if you have still to renew please ensure that the SAIF Business Centre receives this in time to ensure that your membership

and accompanying benefits continue.

Due to COVID-19 and working restrictions, we would ask that those who have not signed up for the annual Direct Debit to pay electronically by either BACS, debit or credit card or online by visiting the members' area. ●

BREXIT: THE FINAL COUNTDOWN

Due to COVID-19, Brexit has it seems been put on the back burner, however there could be choppy waters ahead as the culmination of the Brexit transitional period looms. You should be starting to prepare for a no-deal Brexit especially as an agreement looks less likely as we start to move towards 31 December. GOV.UK has provided comprehensive and personalised guidance on what

business should be preparing to do for 1 January.

For further information, and to assess your business, go to www.gov.uk/transition

SAIF Business Centre has produced a checklist for members to assist them in planning and thinking about the situation due to a no deal; this can be found in the members' area of the SAIF website.

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Maple 105x105x210mm

Birch

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Maple

105x105x210mm

Birch

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RISK ASSESSING DURING A PANDEMIC

It's vital that businesses keep their people and customers safe during the COVID-19 crisis. Here, Simon Bloxham looks at what you should be doing

As an employer, you must protect people from harm. This includes taking reasonable steps to protect your workers and others from coronavirus. This is called a COVID-19 risk assessment and it'll help you manage risk and protect people. Many think you don't need to do an assessment if you employ fewer than five people, but actually the regs say you don't have to write it down. My argument is, how do you defend yourself with no evidence, so take my advice and write them down. In the case of COVID-19 risk assessments you definitely need to write it down and make sure everyone it affects knows all about it.

Your COVID-19 risk assessment must:

- Identify what work activity or situations might cause transmission of the virus
- Take into account who could be at risk
- Decide how likely it is that someone could be exposed
- Provide actions to control the risk

What is a risk assessment?

It's simply a careful examination of what, in your work, could cause harm to people, so that you can weigh up whether you have taken enough precautions or should do more to prevent harm. The Government is requiring you to conduct a COVID-19 risk assessment to ensure that your premises and the work you do is COVID Safe.

Is there an art to doing a risk assessment?

No definitely not, my advice would be keep it simple – just start by looking at those things you know are risky and list what it is that could go wrong, as well as what you are doing or could be doing to prevent them from going wrong.

What can go wrong? Allowing the virus in and spreading it around so that staff and visitors become ill.

What can be done? There is plenty you can do. You should plan work in the workplace to minimise contact between workers and avoid skin-to-skin and face-to-face contact. Where face-to-face contact is essential, this should be kept to 15 minutes or less wherever possible.

As much as possible, keep groups of workers working together in teams that are as small as possible.

Staff should also wash their hands regularly.

Employees should keep the windows open for ventilation, as this minimises the risk of transmission. Clearance of airborne contaminants is dependent on the ventilation and air change within a room. The advice given to hospitals says that a single air change is estimated to remove 63% of airborne contaminants. After five air changes, less than 1% of the original airborne contamination is thought to remain. This shows the simple act of opening windows can make a real difference.

To protect your staff, you should remind colleagues daily to only come into work if they are well and no one in their household is self-isolating. Remind them also that whilst at work they must:

- Cover their mouth and nose with a tissue (not their hands) when they cough or sneeze
- Put used tissues in the bin immediately
- Wash their hands with soap and water often – use hand sanitiser gel if soap and water are not available
- Try to avoid close contact with people who are unwell

And they must not touch their eyes, nose or mouth if their hands are not clean.

Driving for funeral purposes

Good ventilation (i.e. keeping the windows open) and facing away from each other will help to reduce the risk of transmission. Vehicles must be cleaned regularly using gloves and standard cleaning products with particular emphasis on handles and other areas where passengers will touch surfaces.

Style of assessment?

You will need to write these assessments down, but if you are looking for a standard document to complete a risk assessment on, you're out of luck. There are plenty of examples on Google and the HSE has started one for you if you look at its incredibly helpful site.



Where do I start?

- Identify what could go wrong and cause harm to someone in the premises, within the organisation or with the task you are doing. It is worth doing some research. Get using Google for a start. You won't be the first one with this risk assessment to do.
- Decide on who is going to be harmed. This is really important to do as a small risk to your staff might be a huge issue to the elderly lady that has just walked through your door to talk to you about her husband that has just passed away.
- Consider the controls that are in place so far. There are usually some already in place naturally so make sure they work and then you can move to the next step.
- Evaluate the risk. This means look at the severity of the outcome, e.g. broken bones, then look at how likely it is to happen. This likelihood part is where all the bad press comes from for health and safety. People focus on the fact that a major injury could occur and then ban it altogether. The fact that it may never happen or once a year will obviously dictate what measures you need to take to control the risk.
- Add more control measures if there is still a risk that you will harm someone. The aim is to get the risk level down to an acceptable one.

When completing your assessment make sure you talk to your workers to explain the measures you are looking at taking. They can also provide valuable information on how you could control the risks.

What should I do next?

Simple. Just tell everyone about what you have found. Tell them about the risk they could be exposed to and what they should do to prevent any harm from happening to them. I would keep a record of this as well, just in case someone official wants to see it.

Once you have completed your risk assessment you will also have to monitor to make sure that what you have put in place is working as expected. ●

Help is at hand! As a member of SAIF:

You can talk to a safety professional at Safety for Business simply by calling **08456 344164**.

You are also entitled to a discount on our fees when we help you with your Health & Safety needs

We can visit you to see how you are doing when it comes to compliance. This is Free of Charge apart from travel costs. So what have you got to lose?



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PREPARING FOR BREXIT

A 15-point action plan for SMEs

The UK left the EU at 23:00 GMT on Friday 31 January 2020. The transitional period ends on 31 December 2020. From 1 January there are key things that SMEs need to have in place to ensure they can continue to trade and to protect their businesses. This 15-point action plan alerts you to the key considerations.



- ☐ 1. Complete a cashflow forecast. The economic consequences of Brexit are unclear and will depend on the free trade agreements that the UK can negotiate with the EU and other key trading partners. Businesses need to plan ahead and think about how they could deal with further economic uncertainty which might affect sales, the collection of debtors or inventory levels. You may need more cash to hand to ensure you can continue to make payments on time and meet your contractual obligations.
- ☐ 2. Make sure the classification of your goods (tariff/commodity code) are correct.
- ☐ 3. Use the Government trade tariff tool to look up commodity codes, duty and VAT rates.
- ☐ 4. Ask HMRC for help to classify your goods. Apply for a legally binding tariff information decision.
- ☐ 5. Ensure your company is registered for both imports and exports. Apply for your EORI.
- ☐ 6. If you already have an EORI: Check your EORI, does it start with 'GB'? If not, apply for a new one.
- ☐ 7. Be ready for the new customs paperwork. Speak with your customs broker or import-export agent or look at setting up your business to make declarations internally.
- ☐ 8. Check the new UK tariff for imported goods. The UK will apply a UK-specific tariff to imported goods.
- ☐ 9. Taxes and insurance: Brexit impacts import VAT, insurance and VAT registration. Check the detailed HMRC, ABI and UK Government guidance to see what steps you need to take.
- ☐ 10. Data protection & GDPR: The EU GDPR will no longer be law in the UK. Check the ICO checklist of six steps that businesses can take to prepare in the event of no-deal.
- ☐ 11. Intellectual Property (IP): If you have trademarks or other IP, check with your solicitor or IP adviser to ensure you will be protected from 1 January 2021.
- ☐ 12. Conduct a review of all your contracts including terms of business and payment terms as some terms may no longer be relevant or may raise legal or practical questions.
- ☐ 13. Existing employees of UK companies who are EU nationals need to apply for settled status.
- ☐ 14. If you employ UK nationals living in the EU/EEA/Switzerland check the Government guidance.
- ☐ 15. If you have staff who travel to the EU for work, check the travel and visa requirements for the EU.

This checklist highlights the key considerations to help SMEs prepare for Brexit. For more details and for links to various helpful tools, guides and resources, please get in touch. ●

I'LL BE HOME FOR CHRISTMAS



Dr Bill Webster encourages us all to embrace the festive season, no matter how odd it may feel

2020 will go down as the year the world pressed the pause button. It certainly has not been a great year.

Very few will be sorry to see the old year out and the new one in.

We are grieving for more than those who died: we are lamenting life as we knew it, and coming to terms with this new reality. Some of life's most meaningful celebrations and rituals have been cancelled.

Well I'm sick of it, and I plan to do something about it. I'm darned if that pesky virus is going to spoil my Christmas. Different doesn't necessarily have to be a bad thing. Think about it: avoiding that family get-together or party you usually complain about? How wonderful that we don't have the hassle of travelling, lugging presents and winter woollies.

So here's how it'll be:

I'll be home for Christmas, and so will my entire family. Now admittedly, I will be in *my* home, and my son, my family and my grandchildren will be in *their* homes. I will be watching my family on Zoom – and when I need a nap, I'll just hit the mute button.

Here are a few suggestions, but come up with your own:

1. Spread joy not germs!
2. Organise a scavenger hunt for kids of all ages to find the stocking-stuffers. Use Hallowe'en leftovers for a Christmas hunt. Turning a familiar activity into something fun will ease disappointment.
3. Do the Zoom thing. It has become normal to gather virtually. Before the pandemic, if someone couldn't make a

gathering we simply missed them. Now, we can all meet just to talk, sing Christmas carols, share what we're grateful for, light the candles, or open gifts. It's almost as good as being there.

4. Get creative and organise some crazy things:

- "Look what you missed" gifts: opening ridiculous gifts no one would have wanted can get a good laugh
- Encourage everyone to wear reindeer antlers, Christmas pyjamas or an ugly jumper
- Have the kids make and decorate Christmas cookies or cupcakes to show off in the video feed
- Organize a quiz for adults, kids and families. There are many online resources to give you questions to build a truly comprehensive quiz experience.

In short, virtual holiday parties or get-togethers make new lasting memories and help maintain strong connections with friends and loved ones you can't see. Admittedly it's difficult to replicate the joy of being with friends and family, and while technology has made it easier than ever to stay in touch, nothing beats giving someone you love a hug.

But there are those who do not have family or others to share with even virtually. Many are finding that loneliness, isolation and feelings of abandonment have been the worst part of this year. So make a difference:

- Stay connected to those you love but cannot be with. Phone someone every day. Even small,

unexpected surprises and gestures go a long way.

- Send someone a small gift during a difficult time as an expression of kindness. A gift card to a movie streaming service or subscription to a book club or playlist can be practical.
- Maybe send them a meal through a local restaurant or service

As Scrooge discovered, Christmas past often seems better than Christmas present. So however you decide to celebrate, remember it's okay to feel ticked off about this one. This year may be disappointing and it's *hard*.

But if we can look at the changes as an opportunity to get creative, you and your family will enjoy more time making memories and less feeling the year is incomplete. And who knows? Maybe you'll discover new ways of celebrating that will become family traditions post-virus.

Also remember that it had not been a great year for Mary and Joseph that first Christmas. An unexpected pregnancy, the teenage mother far from home, away from her mother's loving support and care, no comfortable hospital care for the birth of her child, no warm fluffy towels or hot water. No room at the inn, just a stinky cattle shed after a long weary journey to a strange and foreboding place.

Christmas cards and carols paint a much prettier nativity scene, but to the Holy Family, *their* world that first Christmas must have seemed like a very unfriendly, uncomfortable and unpleasant place.

Perhaps this can teach us that life can be significant even when it doesn't work out exactly as we expect; that something good can come out of any situation if we work to make it happen; that life will have meaning again, even though we may not be able to see that right now. ●

“MANY ARE FINDING THAT LONELINESS, ISOLATION AND FEELINGS OF ABANDONMENT HAVE BEEN THE WORST PART”



Dr Webster



SUPPORTING OUR NETWORK

SAIFCharter Chair **Adam K Ginder** acknowledges the challenges facing the profession as a second wave of the pandemic emerges and urges members to get support from their association, peers and company...

As I write this, Prime Minister Boris Johnson has announced that England will join Wales in a second national lockdown, while families across central Scotland are also living under the toughest of restrictions. When we also consider the recent study by Imperial College, concluding that in the worst-hit places, every person with coronavirus infects a further two people, it's clear that the pandemic has reached a critical stage once again.

Back in April, as infections soared, so did mortality. While the autumnal infection rate has now surpassed what we saw over the summer, mortality has remained within the seasonal average. This is primarily due to the wonderful work of our NHS and advancements in how health professionals treat coronavirus. However, as a funeral profession, while we hope for the best, we must prepare for the worst. During the summer, the co-ordinated approach by the UK funeral profession meant that the first wave of coronavirus didn't overwhelm funeral directors in the same way that we saw in parts of Europe and North America. While this spirit of co-operation continues, there are early signs that the challenges ahead could surpass those faced by funeral directors this summer.

The UK Government's Scientific Advisory Group for Emergencies (SAGE)

has warned that coronavirus is spreading "significantly" faster than even the Government's predicted "worst-case" scenario, which could mean up to 85,000 coronavirus deaths over the course of winter. When we consider that winter is already funeral directors' busiest time of the year, it's essential that we prepare now for difficult times ahead.

With the current pandemic putting death, dying, and bereavement at the centre of public consciousness, many families will be considering their own end of life wishes and the peace of mind funeral plans can offer. We have also continued to see marketing activity by national brands and other Independents, as competitors look to secure their share of future funerals.

While it can be a challenge to maintain focus on our pre-need services in these times, it's important we remain there for families wishing to plan ahead. Golden Charter is there to support with this, by helping us maintain active community profiles, providing insight into customer behaviour and sentiment in relation to pre-planning, and even providing support with following up on enquiries, so please do keep in touch with your business manager.

And of course your association and our network are a source of support and advice. Our website saifcharter.co.uk continues to be a hub of relevant news updates, including a recording of our

recent AGM, reports from the chairs of our working groups and links to podcasts with Graeme McAusland, FPA CEO, on funeral plan regulation, and SAIFCharter member Edward Poole who gives his take on the Agreement, so please be sure to register and log-in to the secure area of the site to access this information.

Meanwhile, the funeral profession is also preparing for the December publication of the CMA's final Funeral Market Investigation Report and the UK Government's long-awaited secondary legislation on funeral plan regulation, which remains scheduled for quarter four of 2020.

With all that's going on, it can be easy for funeral directors to forget to take some time for themselves. Self-care and respite are critical to our professional and personal health, so please take chance over the festive holidays to spend some quality time with your friends and family.

As we move into 2021 after an unprecedented year for our country and profession, the challenges ahead are significant and undeniable, but I have no doubt that together, we will emerge stronger. ●

Adam K Ginder
SAIFCharter Chair

Please follow @SAIFCharter on Twitter and like our Facebook page to keep up to date with our association's news and updates as we grow our community of independent funeral businesses online.

YOUR SAIF EXECUTIVES

The Executive Committees act as the governing institution of SAIF.
To contact your SAIF Executives, email info@saif.org.uk or call **0345 230 6777**

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4 Paul Hodgson
North East England ABM
M: 07834 417 315
E: paul.hodgson@goldencharter.co.uk



CENTRAL

Daniel Hare
Regional Business Manager Central
M: 07717 696 683
E: daniel.hare@goldencharter.co.uk



5 North West England ABM
Contact Daniel Hare (left)



8 Claire Roberts
West Midlands and North Wales ABM
M: 07714 923 342
E: claire.roberts@goldencharter.co.uk



6 Amy Smithson
West Yorkshire & East Lancashire ABM
M: 07711 368 112
E: amysmithson@goldencharter.co.uk



9 Stephen Heath
Midlands ABM
M: 07809 320 838
E: stephen.heath@goldencharter.co.uk



7 Sally Dyson
East Yorkshire ABM
M: 07738 741 707
E: sally.dyson@goldencharter.co.uk



SOUTH

Steve Driscoll
Regional Business Manager South
M: 07808 101 886
E: steven.driscoll@goldencharter.co.uk



10 Nicholas Dawson
East England ABM
M: 07921 066 740
E: nicholas.dawson@goldencharter.co.uk



13 Iain Catchpole
South East England ABM
M: 07568 100 555
E: iain.catchpole@goldencharter.co.uk



11 Steffan Davies
South Wales ABM
M: 07740 239 404
E: steffan.davies@goldencharter.co.uk



14 Terry Lee
South West England ABM
M: 07713 309 750
E: terry.lee@goldencharter.co.uk



12 Kristi Jones
West England ABM
M: 07834 417 314
E: kristi.jones@goldencharter.co.uk



CENTRALISED BUSINESS TEAM

Reach any of the team
on **0800 111 4512**

Martin McGhee
Telephone Team
Business Manager
T: 0141 931 6394
E: martin.mcgee@
goldencharter.co.uk



Anthony Fitzpatrick
Telephone Business
Manager
M: 07927 668 500
E: anthony.fitzpatrick@
goldencharter.co.uk



Hazel McCall-Martin
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Manager
M: 07927 668 504
E: hazel.mccall-martin
@goldencharter.co.uk



Morgan Murray
Telephone Business
Manager
M: 07927 668 508
E: morgan.murray@
goldencharter.co.uk



Pauline Foley
Telephone Business
Manager
M: 07717 882 955
E: pauline.foley@
goldencharter.co.uk

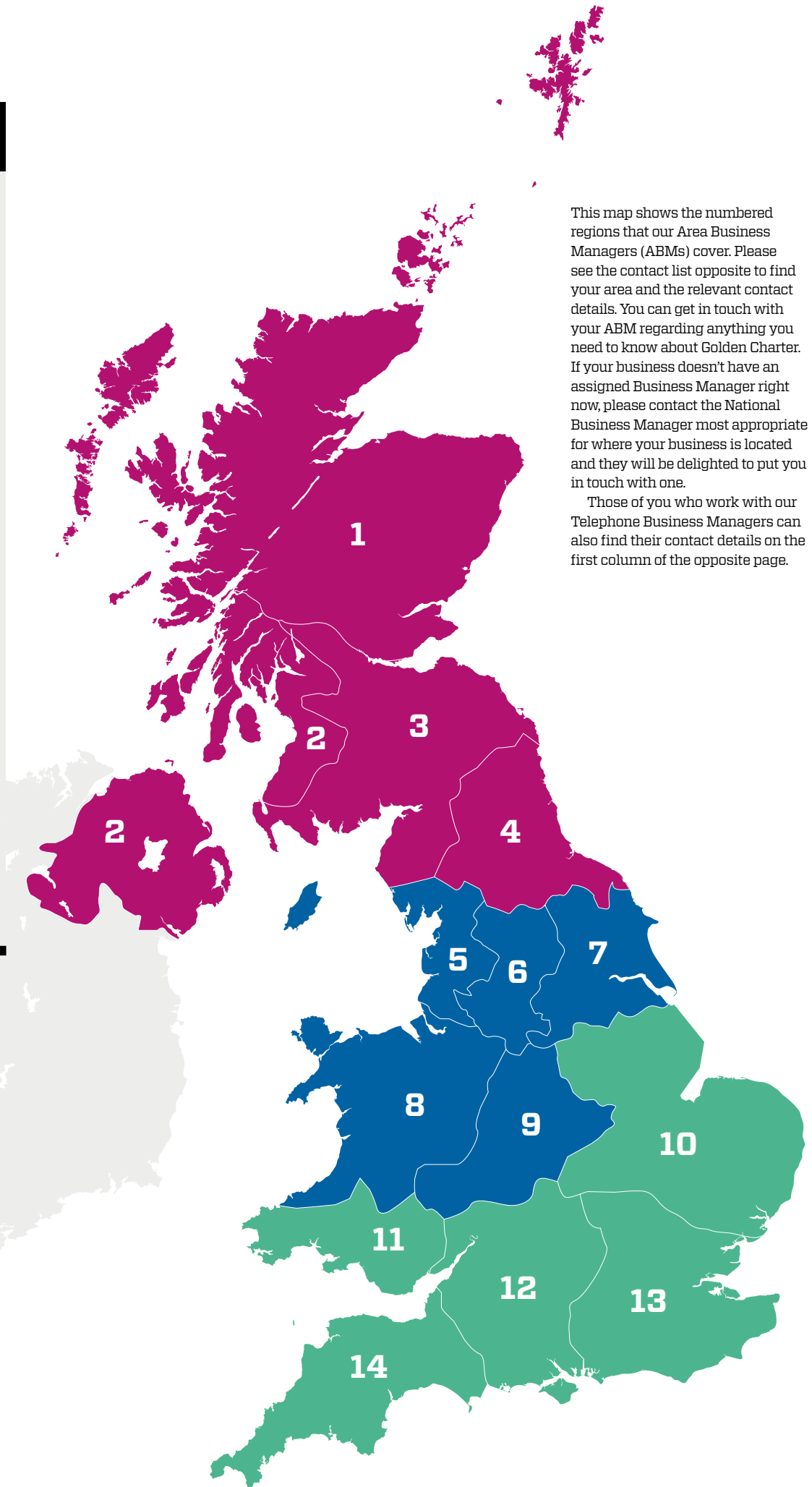


Caroline Taylor
Telephone Business
Manager
M: 07921 064 146
E: caroline.taylor@
goldencharter.co.uk



This map shows the numbered regions that our Area Business Managers (ABMs) cover. Please see the contact list opposite to find your area and the relevant contact details. You can get in touch with your ABM regarding anything you need to know about Golden Charter. If your business doesn't have an assigned Business Manager right now, please contact the National Business Manager most appropriate for where your business is located and they will be delighted to put you in touch with one.

Those of you who work with our Telephone Business Managers can also find their contact details on the first column of the opposite page.





MEMBERSHIP



FULL MEMBERSHIP PENDING

Linda Macbeth
Macbeth Funeral Services Ltd
 4 Regent Street
 Burnham-on-Sea
 Somerset
 TA8 1AX
 Previously advertised on
 website.
 Close date 18th November 2020

John Delaney & Julie Stout
Delaney Funeral Services Ltd
 3b Durham Way
 Oakerside Park
 Peterlee
 Co. Durham
 SR8 1QB
 Previously advertised on
 website.
 Close date 3rd December 2020

ACCEPTANCE INTO FULL MEMBERSHIP

Adele Wilson
**Wilson & Cooper Independent
 Funeral Directors**
 250-252 Ashby High Street
 Scunthorpe
 North Lincolnshire
 DN16 2SE

Neil Durrant
Durrant Funeral Services Ltd
 81 Fernwood Drive
 Rugeley
 Staffordshire
 WS15 2PY

Marion Ann Needham
**J & MA Needham t/a Frost
 Funeral Service**
 R/O 39 The Grove
 Swanscombe
 Kent
 DA10 0AD

Anthony Johnson
**Anthony Johnson Funeral
 Services Ltd**
 41 Market Street
 Bacup
 Rossendale
 Lancashire
 OL13 0AJ

Dewi G Jones
**Dewi Glyn Jones Funeral
 Directors**
 97 Llandudno Road
 Penrhyn Bay
 Llandudno
 Conwy
 LL30 3HN

**FULL MEMBER
 NEW BRANCH**
Miss D Jeffries
Rosedale Funeral Home
 11 Exchange Street
 Harleston
 Norfolk
 IP20 9AB

**FULL MEMBER
 CHANGE OF DETAILS/
 ADDRESS (SCOTLAND)**
Gibson of Tayport
 6 Castle Road
 Tayport
 Fife
 DD6 9HU
 (Formerly at 42B Grey Street,
 DD6 9HU)

**ASSOCIATES CHANGE
 OF DETAILS /ADDRESS**
Institute of Civil Funerals
 Lytchett House
 13 Freeland Park
 Wareham Road
 Poole
 Dorset
 BH16 6FA
 (Formerly at 186a Station Road,
 Burton Latimer, NN15 5NT)



Note: All pending members
 & associates have been
 advertised on the SAIF
 website for objections
 from SAIF members. Any
 objections should have been
 received by the close date
 shown for each application

INTRODUCING

WORKWEAR EAST ANGLIA

Having been awarded SAIF
 associate membership
 status, we're delighted to
 introduce our services and
 tell you a little more about us. In short,
 Workwear East Anglia is a leading
 supplier of PPE and hygiene products,
 supplying companies not only
 throughout East Anglia, but the UK
 too. And, as the name suggests,
 we also stock a wide selection of
 safety work clothing, footwear
 and accessories.

Based in Eye, Suffolk, and trading
 since 1998, we put our longevity down
 to quality products at hard to beat
 prices, good old fashioned customer

service and a knowledgeable team
 that genuinely cares - taking it upon
 themselves to go the extra mile to
 ensure our customers get the items
 they need, on time!

We understand that as funeral
 directors, it's essential to stay safe
 and protect bereaved families, at the
 same time managing your operating
 costs efficiently. To assist, Workwear
 offers a range of competitively
 priced disposable PPE that meets
 regulatory standards, including face
 masks, gloves, coveralls, shoe covers,
 antibacterial wipes and long-lasting
 hand sanitising solutions. We also
 act as a one-stop-shop for cleaning

products, polythene and paper
 disposables, saving you the hassle
 of having to order from a variety
 of suppliers and to help keep
 costs down.

Because of our high standards
 and caring ethos, we find ourselves
 working with funeral and care homes
 and are trusted by a number of
 county councils too. We also happen
 to be an approved supplier of PPE to
 the NHS and emergency services.

✓
01379 871110
sales@workwearltd.com
www.workwearltd.com

W Workwear

SAIF Associates Directory 2020

CARRIAGE MASTERS & HORSEDRAWN CARRIAGES

Brahms Electric Vehicles Ltd

Mr S Cousins & Mr A Briggs
(Milton Keynes) • 01536 384 261
electric@brahmselectricvehicles.
co.uk • www.brahmselectric
vehicles.co.uk

Motorcycle Funerals Ltd

Mrs M Sinclair (Measham)
• 01530 515 250 marian@
motorcyclefunerals.com
• www.motorcyclefunerals.com

Superior UK Automotive Ltd

Mr Peter Smith (Aldermaston)
0118 971 4444 • info@superioruk.
com • www.superioruk.com

Wilcox & Co (Limousines) Ltd

Mr L Wilcox (Chalfont
St.Peter, Buckinghamshire) •
01753 480 600 •
www.limousines.co.uk

Volkswagen Funerals

Ms C Brookes & Ms M Orton
(Nuneaton) • 02476 399 296 •
info@vwfunerals.com
• www.volkswagenfunerals.co.uk

Woods Garage (Carriage masters)

Mr D Wood (Sevenoaks) • 01732
453 256 • woodsgarage@outlook.
com

CASKET & COFFIN MANUFACTURERS

Bradnam Joinery Ltd

Mr B Spittle (Haverhill) • 01440 761
404 • info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Colourful Coffins

Ms M Tomes (Oxford) • 01865 779
172 • enquiries@colourfulcoffins.
com • www.colourfulcoffins.com

DfS Caskets

Mr Martin Smith (Annan) • 01461
205 114 • dfscaskets@aol.com •
www.dfscaskets.co.uk

Halliday Funeral Supplies Ltd

Mr P Halliday (Birkenhead) • 0151
609 3600 • philip@hallidayltd.
co.uk • www.hallidayltd.co.uk

J & R Tweedie

Mr R Tweedie (Annan)

• 01461 206 099
• www.jrtweedie.co.uk

JC Atkinson and Son Ltd

Mr J Atkinson (Tyne & Wear) • 0191
415 1516 • jamie@jcatkinson.co.uk
• www.coffins.co.uk

J. C. Walwyn & Sons Ltd

Mr K Walwyn (Derbyshire) • 01335
345 555 • sales@jcwawlyn.co.uk
• www.jcwawlyn.co.uk

Leslie R Tipping Ltd

Mr J Tipping (Cheshire) • 0161 480
7629 • sales@lrtipping.co.uk
• www.lrtipping.co.uk

LifeArt Coffins Ltd

Mr Simon Rothwell (Gloucester)
01452 310563 • ukinfo@lifeart.com
• www.lifeart.com

Musgrove Willows Ltd

Mrs E Musgrove (Westonzoyland,
Somerset) • 01278 691105
• coffins@musgrovewillows.co.uk
• www.musgrovewillowcoffins.co.uk

Natural Woven Products Ltd

Mr A & Mr D Hill (Somerset)
• 01278 588 011 • contact@
naturalwovenproducts.co.uk
• www.naturalwovenproducts.co.uk

P & L Manufacturing Ltd

Mr P Halliday (Gloucs) • 01684 274
683 • sally@pandl.manufacturing.
co.uk • www.pandl.manufacturing.
co.uk

Passages International Inc. Ltd

Mr R Crouch (Berkshire) • 01628
290 220 • passages@tiscali.co.uk
• www.passagesinternational.co.uk

Somerset Willow England

Mrs H Hill (Somerset) • 01278 424
003 • enquiries@somersetwillow.
co.uk • www.willowcoffins.co.uk

Tributes Ltd

Mrs S Macmillan (W. Sussex) •
0845 388 8742 •
marketing@tributes.ltd.uk
• www.tributes.ltd.uk

Urns UK Ltd

Mr P & Mrs B Patel (Potters Bar)
01707 645 519 • info@urnsuk.com
• www.urnsuk.com

CEMETERIES/ CREMATORIA

GreenAcres Woodland Burials, Chiltern

Ms Marisa Isaacs • 01494
872 158 • info.chiltern@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials, Chislehurst

Mrs C Graham • 0208 300 9790
• info@greenacresgroup.co.uk
• www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials, Colney

Ms Sam Curtis • 01603 811 556 •
info.colney@greenacrescelebrate.
co.uk • www.greenacrescelebrate.
co.uk/colney

GreenAcres Woodland Burials, Epping

Deborah McNamara • 01992
523 863 • info.epping@
greenacrescelebrate.co.uk • www.
greenacrescelebrate.co.uk/epping

GreenAcres Woodland Burials, Rainford

Mrs Karen Halpin (Merseyside)
• 01744 649 189 • info.rainford@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.co.uk

GreenAcres Woodland Burials, Heatherley Wood

Ms Sharon Solomon (E. Hampshire)
• 01428 715 915 • info.heatherley@
greenacrescelebrate.co.uk
• www.greenacrescelebrate.co.uk

Herongate Wood Cemetery

Ms J Sawtell (Essex)
• 01277 633 085 • enquiries@
herongatewood.co.uk
• www.green-burial.co.uk

Westerleigh Group Ltd

Mr D John (Bristol)
• 0117 937 1050 • info@
westerleighgroup.co.uk
• www.westerleighgroup.co.uk

The Natural Burial Company Ltd

Mr C Doggett (Leicestershire)
• 0116 222 0247 • info@thenatural
burialcompany.com • www.
thenaturalburialcompany.com

CLOTHING

Keltic Clothing

Mr D Barry & Mrs L Kendrick
(West Midlands) • 08450 666 699
• louise@kelticclothing.co.uk
• www.kelticclothing.co.uk

Waterfront Manufacturing Ltd

Mr A Jenkinson (Norfolk) •
01953 718 719 • alan@waterfront
manufacturing.co.uk • www.
waterfrontmanufacturing.co.uk

EDUCATION & TRAINING

Independent Funeral Directors' College Ltd

Corinne Pengelly
• 0345 230 6777
• corinne@saif.org.uk
• www.ifdcollege.org

EMBALMING

G T Embalming Service Ltd

Mr G Taylor (Brighton)
• 01273 693 772
• gtembalming@btinternet.com
• www.gtembalming.com

EQUIPMENT & SERVICES

CPL Supplies (Stainless Steel Specialists)

Mr W McGuckin (N. Ireland)
028 8167 1247 • sales@cplsupplies.
com • www.cplsupplies.com

Fibrous (Funeral Supplies)

Ms V Hancock (Cheshire)
0161 429 6080 • vanessa.
hancock@fibrous.com
• www.fibrous.com

Hygeco (Mortuary Solutions)

Ms H Lockwood (W. Yorkshire)
• 0113 277 8244
• info@hygeco.com
• www.hygeco.com

Rose House Funeral Supplies Ltd

Mr M Wilson (Derbyshire)
• 01283 819 922 • martin@
rosehousegroup.co.uk
• www.funeral-supplies.co.uk

THW Refrigeration Ltd

Mr W Quail (Hants) •
01276 601 039 • william@
thwrefrigeration.com • www.
mortuaryequipmentdirect.co.uk

Workwear (East Anglia) Ltd

Mr David Tennens (Eye, Suffolk)
01379 871110 • david.tennens@workwearltd.com • www.workwearltd.com

FINANCE & PROFESSIONAL SERVICES

Curtis Legal Ltd

Mr C Bond (Monmouth) • 01600 772 288 • cbond@curtislegal.co.uk • www.curtislegal.co.uk

Forum of Private Business

Mr I Cass (Knutsford, Cheshire) • 01565 626 001 • info@fpb.org • www.fpb.org

Funeral Administration Ltd

Mr A Tucker (Suffolk)
• 07803 562 008 • alun@funeraladministration.co.uk

Frontline Communications Group Ltd (Call handling / delivery service)

Mr D Jones (Portsmouth)
• 01489 866 630
• david@wearefrontline.co.uk
• www.wearefrontline.co.uk

Funeral Products BV

Mr M Brooks (London) • 01908 538 016 • m.brooks@funeralproducts.nl • uk.funeralproducts.eu

Goldray Funeral Consultancy Ltd

Mr R Barradell (E. Yorkshire) • 01964 503 055 • richard@goldray.co.uk

G Turner Consulting Ltd

Mr G Turner (Wellington) • 07917 221 497 • guy.turner@funeralconsultancy.co.uk • www.funeralconsulting.co.uk

Kings Court Trust Ltd (Estate Administration)

Ms Jill Clayton (Bristol)
0300 3039000 • info@kctrust.co.uk • www.kctrust.co.uk

Laurelo Ltd

(Probate Advisors)

Mr Timothy Woolcock (Ongar, Essex) • 0203 0582329 • info@laurelo.co.uk • www.laurelo.co.uk

Lemon Business Solutions Ltd (24/7 call management solutions)

Mr M Anderson & Ms L Wratten (Stockton-on-Tees) • 0800 612 7595 • info@no-sour-business.co.uk • www.no-sour-business.co.uk

Mark Binnersley (PR/media)

(W. Midlands) • 07392 006 928 • hello@markbinnersley.co.uk • www.markbinnersley.co.uk

Safety For Business

Mr S Bloxham (Letchworth Garden City) • 0845 634 4166 • info@safetyforbusiness.co.uk • www.safetyforbusiness.co.uk

Neopost Ltd

Mr A Coe (London)
• 01708 716 000
• www.neopost.co.uk

Occupational Safety Systems (UK) Ltd

Mr S Bloxham (Letchworth Garden City) • 0845 634 4166 • info@safetyforbusiness.co.uk • www.safetyforbusiness.co.uk

The Probate Bureau

Mr D Hartley West (Hertfordshire)
• 01920 443 590 • info@probatebureau.com • www.probatebureau.com

Redwood Collections (Debt collectors)

M Rogers (Surrey) • 0208 288 3555 • mrogers@redwoodcollections.com • www.redwoodcollections.com

SAIFinsure (Unicorn Insurance Brokers)

Mr B Hart • www.saifinsure.co.uk
• 0203 603 4194 / 0774 057 7651
• brian@saifinsure.org.uk

SAIF Resolve (Scott & Mears) (Debt collectors)

Bill Baddeley (Essex) • 01702 312 737 • enquiries@saifresolve.co.uk • www.saifresolve.co.uk

Skingle, Helps & Co (Accountants)

Mr J Helps (Surrey)
• 0208 770 1095
• www.helps.co.uk

South Essex Insurance Brokers Ltd

The Manager (Essex)
• 01708 850 000
• www.seib.co.uk

The Will Associates t/a Honey Group and Honey Legal

Mr A Gardiner (Market Drayton, Shropshire) • 01630 723 105 • operations@honeygroup.co.uk • www.honeylegal.co.uk

Trident Marketing Anglia Ltd (Graphic Design, Website and Marketing)

Mr C Beswick/Mrs V Beswick (Somer, Ipswich) • 01473 823 700 • carl@tridentmarketinguk.com • www.tridentmarketinguk.com

Trust Inheritance Ltd

Alan Spencer (Weston-Super-Mare) • 01934 422 991 • alanspencer@trustinheritance.com • www.trustinheritance.com

UK200group.co.uk (Association of Independent Accountants & Lawyers)

Ms S Wise (Aldershot, Hampshire)
• 01252 401 050
• admin@uk200group.co.uk
• www.uk200group.co.uk

FUNERAL OFFICIANTS

Association of Independent Celebrants

Mr P Spicksley (Lincolnshire)
• 07783 323 324 • chairman@independentcelebrants.com • www.independentcelebrants.com

Humanists UK

Mr R Prout • 020 7324 3060 • ceremonies@humanism.org.uk • www.humanism.org.uk

Civil Ceremonies Ltd

Anne Barber (Northamptonshire)
• 01480 276 080 • info@civilceremonies.co.uk • www.civilceremonies.co.uk

County Celebrants Network

Mr Eric Gill (Wiltshire) • 07770 625 378 • ericgillcelebrant@outlook.co.uk • www.countycelebrantsnetwork.com

Fellowship of Professional Celebrants

Mrs T Shanks (W. Sussex)
• 01903 602 795 • celebranttraining@gmail.com • www.professionalcelebrants.org.uk

Institute of Civil Funerals

Susan Flipping (Sittingbourne, Kent) • 01480 861 411 • admin@iocf.org.uk • www.iocf.org.uk

FUNERAL PLANNING

Golden Charter Ltd

Mr M Jones (Glasgow) • 0141 931 6300 • mike.jones@goldencharter.co.uk • www.goldencharter.co.uk

Golden Leaves Ltd

Barry Floyd (Croydon, Surrey)
• 0800 854 448 • barry@goldenleaves.com • www.goldenleaves.com

Open Prepaid Funerals Ltd

Mr J Taplin (Solihull) • 0330 660 0072 • john@openprepaidfunerals.co.uk • www.openprepaidfunerals.co.uk

GRAVEDIGGER & EXHUMATION SERVICES

DTH Burial & Churchyard Services

Mr D Homer (Measham) • 07912 855 460 • davidhomer67@gmail.com

IT & WEBSITE

Adtrak Media Ltd (Digital marketing consultancy)

Mr C Robinson (Nottingham)
• 0115 959 7192 • hello@adtrak.co.uk • www.adtrak.co.uk

Comtecs Associates LLP (Development & Design & IT Support)

Mr C Elwood (Tunbridge Wells, Kent) 01892 514 636 • chris@comtecs.co.uk • www.comtecs.co.uk

Donatis Giving Ltd

(Donation management solution)

Mr M Robinson (Devon)
• 01803 229 467 • Hello@donatis.co.uk • www.donateinmemory.co.uk

Eulogica (Bespoke funeral software)

Mr D I Wright (Sheffield)
• 0845 351 9935 • diw@eulogica.com • www.eulogica.com

I-NETCO Ltd (Web design)

Mr G King (Newcastle) • 0191 242 4894 • gerry@i-netco.co.uk • www.funeraldirectorwebsites.co.uk

Lionel John Solutions (Software development & tech support)

Ms M Stoneman (W. Sussex) • 07729 779 031 • dev@lioneljohn.com • www.lioneljohn.com

Search4Local Ltd (Digital Advertising Assistance)

Mr C Andrews (Devon) • 01392 409 159 • chros@search4local.co.uk • www.search4local.co.uk

MEMORIALS & REMEMBRANCE

Acorn UK (2006) Ltd (Jewellery)

Mrs Wendy Owen (W. Kingsdown, Kent) • 01474 853 672 • 07956 143 049 • enquiries@acorn-uk.co.uk • www.acorn-uk.co.uk

Aura Flights (Ashes into space)

Dr Chris Rose (Sheffield)
• 0114 213 1050 • info@auraflights.com • www.ashesinspace.com

Cleverley & Spencer (Monumental masons)

Mr I R Spencer (Dover) • 01304 206 379 • enquiry@clevspen.co.uk • www.clevspen.co.uk

Fotoplex Grigio Ltd (Personalised photos)

Mr C Gray (Hampshire) • 01329 311 920 • sales@fotoplex.co.uk • www.fotoplex.co.uk

Groupe Delfosse New Urn

Mr D Arnaud (Sault - Brénaz, France) • 0033 474 3726 928 • newurn@delfosse.fr • www.newurn.co.uk

Life Expressions (UK & Europe) Ltd

(Derbyshire) • 0800 368 9233 • david@legacyexpressions.co.uk • www.lifeexpressionsltd.co.uk

The MuchLoved Charitable Trust

Mr J Davies/Ms J Baker (Amersham) • 01494 722 818 • trustees@muchloved.com • www.muchloved.com

Scattering Ashes

Mr R Martin (Devon) • 01392 581 012 • info@scattering-ashes.co.uk • www.scattering-ashes.co.uk

Secure Haven Urns & Keepsakes Ltd

Mrs C Yarwood (Essex) • 01277

TO ADVERTISE
HERE, CONTACT
Elliot Whitehead
0131 561 0020

377 077 • cyarwood@securehaven.co.uk • www.securehaven.co.uk

Shaw's Funeral Products, Shaw & Sons Ltd
Ms Sarah Smith (Crayford, Kent) • 01322 621 100 • sales@shaw.co.uk • www.shawfuneralproducts.co.uk

Signature Aromas Ltd
Mr Brian Chappell (Sedgley)
01902 678 822 • brianchappell@signaturearomas.co.uk
• www.signaturearomas.co.uk

The Natural Burial Company Ltd
Mr C Doggett (Leicestershire)
• 0116 222 0247 • info@thenaturalburialcompany.com • www.thenaturalburialcompany.com

OTHERS
Grief Journey
Linda D Jones (Essex)
• 0333 8000 630 • 07779 108760
• linda@griefjourney.com
• www.griefjourney.co.uk

Funeral Service Journal (FSJ)
(Worthing, West Sussex)
Editorial: Russ Bravo / Advertising: Denise Walker • 01903 604 338 • editorial@fsj.co.uk • www.fsj.co.uk

Funeral Guide
(Funeral resource for the public)
Mr E Gallois/Mr K Homeyard (Exeter) • 01392 409 760
• support@funeralzone.co.uk
• www.funeralguide.co.uk

LCK Funeral Support Services Ltd
Mr A McCafferty (Hayes)
• 0208 900 9222 • l.c.k.f.s.s@outlook.com • www.lckfuneralsupportservices.co.uk

Professional Help Ltd
Mrs C Betley (Burton in Kendal)
• 01524 782 910 • info@professionalhelp.org.uk
• www.professionalhelp.org.uk

The Bereavement Register
(Suppressing unwanted mail)
0207 089 6400 • help@thebereavementregister.org.uk • www.thebereavementregister.org.uk

Reach Plc (Multimedia publisher)
Mr D Minns (Hull) • 01482 428 866
• darren.minns@reachplc.com
• www.funeral-notice.co.uk

Stevens and Sons Funeral Services Ltd
(Supply staff, vehicles & land repatriations)
Mr G Stevens (East Finchley) • 0203 507 1707 • office@stevensandsons.co.uk

The White Dove Co Ltd
(releasing doves at funerals)
Mr K Proctor (Essex) • 0208 508 1414 • info@thewhitedovecompany.co.uk • www.thewhitedovecompany.co.uk

PRINTING & STATIONERY
Gateway Publishing
(Part of Mimeo (UK) Ltd)
Mr M Moore (Huntingdon) • 01480 410 444 • info@gateway-publishing.co.uk • www.gateway-publishing.co.uk

PCD Media (East Anglia) Ltd t/a Funeral Print UK
Mr Dodd (Ipswich) • 01473 731 225 • tom@funeralprintuk.com
• www.funeralprintuk.com

Polstead Press
Tracy Goymer (Suffolk) • 01449 677 50 • tracy@ghyllhouse.co.uk • www.polsteadpress.co.uk

RNS Publications
Mr C Shaw (Blackpool) • 01253 832 400 • cs@rns.co.uk • www.rns.co.uk

REMOVAL & REPATRIATION
Alba Repatriation & Cremated Remains Transportation
Mr S Murren (Paisley) 07834 489

766 • info@albarepat.co.uk
• www.albarepat.co.uk

Cremated Remains Transport Services
Lord John P A Kersley (Bognor Regis) • 01243 583 913 • advance salesuk@aol.com • www.advance salesuk.com

Euro-City Direct Ltd
Mr J W Kindleysides (Dorking, Surrey) • 01306 632 952
ecduk@btconnect.com

Guy Elliot Ltd
Mr G Elliot (Kingswells, Aberdeen)
0777 040 7610 • conscientiously@outlook.com

Key Air – The Repatriation People
Mr B Birdsall (Hayes, Middlesex)
0208 756 0500 • repatriations@keyair.eu • www.keyair.eu

LCK Funeral Support Services Ltd
Mr A McCafferty (Hayes) • 0208 900 9222 • l.c.k.f.s.s@outlook.com
• www.lckfuneralsupportservices.co.uk

Mears Repatriation
Mr G Hart (London) • 0203 455 0305 • info@mears.london • www.mearsrepatriation.com

National Repatriation
Mr T W Hathaway (Doncaster)
07780 118 458 • info@nationalrepatriation.co.uk • www.nationalrepatriation.co.uk

Rowland Brothers International
Fiona Greenwood • 0208 684 2324 • info@rowlandbrothersinternational.com • www.rowlandbrothersinternational.com

Staffords Repatriation Services
J Stafford & C Davis (Dublin)
• 0035 318 550 555
• ns@funeralservices.ie

TCB Group
Mr D Green (Belfast) • 0289 560 8444 • info@tcbfreight.com
www.tcbgroup.eu

TCS Repatriation
Mr J Harris (Essex) • 0208 023 7706 • www.tcrrbb.co.uk/repatriations

Walkers Repatriation Service
Mr T Walker (Staffordshire) • 07792 022 048 • tjwalker60@gmail.com

SOFT GOODS & FUNERAL SUPPLIES
Allsops CTF Ltd
Mr G Allsop (W. Sussex)
• 01903 213 991
• info@allsops.net

Bradnam Joinery Ltd
Mr B Spittle (Suffolk) • 01440 761 404 • info@bradnamjoinery.co.uk
• www.bradnamjoinery.co.uk

Canfly Marketing Ltd
(Branded luxury rope bags)
(Cheltenham) • 0207 859 4443
• info@canflymarketing.com • canflymarketing.com

Clarke & Strong Ltd
Mr B Fry (W. Midlands)
• 0247 622 1513 • info@clarkeandstrong.net
• www.clarkeandstrong.com

Leslie R Tipping Ltd
Mr J Tipping (Cheshire)
• 0161 480 7629 • sales@lirtinging.co.uk • www.lirtinging.co.uk

The Mazwell Group
(PPE and chemicals)
Mr Caldwell (Whitchurch, Hampshire) • 01256 893 868 • enquiries@themazwellgroup.com • www.themazwellgroup.com

Thorley Smith Ltd
Mr D Tonks (Wigan) • 01942 243 331 • sales@thorleysmith.com
• www.thorleysmith.com

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TO ADVERTISE CONTACT
Elliot Whitehead
0131 561 0020



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The Simple Funeral

Price Breakdown | More Information

Price Breakdown for the Simple Funeral from ABC Funeral Services Ltd, Musselburgh:

- The following prices are set by the funeral director:

Services of the funeral director	£1,234
Coffin	£456

- The following prices are set by third-parties, not by the funeral director:

Officiant fees	£234
Crematorium (Name of crematorium)	£789

Price is based on a standard weekday slot (last updated: 23/02/2020). Other times are available.

Total cost	£2,713
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Don't want a Simple Funeral?
Other funeral arrangements are available. Please speak to ABC Funeral Services Ltd, Musselburgh for more information.

Get in touch

Call ABC Funeral Services Ltd, now on **01234 56789** (24/7) or email below and they'll get back to you asap*

First name
 Last name
 Email address
 Phone number
 EH

The easy way to show your pricing

With demand growing for greater transparency in funeral costs, SAIF has announced that online pricing will become a requirement of its Code of Practice from April 2021.

localfuneral.co.uk is a quick and easy way to showcase your pricing online. In just a few minutes, you'll be able to provide the transparency trade bodies want and deliver the information families are looking for.

To find out more about adding a price to your profile page, call the support team on 0141 931 6384 or email support@localfuneral.co.uk

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